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DILWORTH'S
BOOK-KEEPERS ASSISTANT
IMPROVED:

SHOWING HIM, IN THE MOST PLAIN AND EASY MANNER,

THE *ITALIAN* WAY OF STATING

DEBTOR AND CREDITOR.

WITH

Proper and instructive Notes under every entry made in the Waste-Book, where necessary, by which the method of Journalizing is rendered more easy and intelligible; and also the like Notes in the Journal and Ledger, inserted by way of information how to post the Journal, and correct the errors in the Ledger; wherein there is a great variety of Examples, not only in the common and ordinary way of buying and selling, but in that of Trading beyond the Seas, both for a Merchant's self and in company. All which is contained in two sets of books, directing the Learner, not by precept only, but by Example, how to draw out a new Inventory from the old Books, and insert it in the new ones; and the trade continued as if it were in the real shop or 'compting-house.

TO WHICH IS ANNEXED,

A SYNOPSIS OR COMPENDIUM

OF THE

WHOLE ART OF STATING DEBTOR AND CREDITOR,

In all the circumstances of Book-keeping, both in proper Factorage, and Company Accompts, Domestic and Foreign.

THE WHOLE

DESIGNED FOR THE USE OF SCHOOLS,

FOR THE HELP AND ASSISTANCE OF MERCHANTS IN THEIR SEVERAL 'COMPTING-HOUSES; AND FOR YOUNG GENTLEMEN AT THEIR FIRST ENTRANCE ON THEIR MERCANTILE APPRENTICESHIPS.

THE LIKE, FOR BENEFIT TO THE SCHOLAR, AND EASE TO THE MASTER, NOT EXTANT.

IMPROVED AND CORRECTED FROM THE LAST LONDON EDITION.

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L. NICHOLS, PRINTER, NO. 308 BROADWAY.

1803.

TO THE

MERCHANTS AND TRADESMEN

OF THE

CITY OF NEW-YORK.

GENTLEMEN,

As the major part of your Children, among other branches of Literature, are educated in the principles of Book-Keeping, (a science which all men ought to be acquainted with, but highly worth the attention of every one concerned in trade) permit me to put into your hands the following Treatise; which, as it is calculated in the most plain, and therefore easy manner, I flatter myself will not be unacceptable. Your approbation of the same will very much encourage,

Gentlemen,

Your most humble,

And obedient Servant,

THE PUBLISHER.

PREFACE.

Among the several writers on the subject of book-keeping, one would imagine that it was quite exhausted, and no more room left for any thing else to be said ; but as I write not so much for the advancement of the art itself (that being brought to a degree of perfection not easily to be amended) as for the ease of the teacher, and to save him both trouble and time, as well as for the greater improvement of the learner, I hope this treatise will be the better accepted.

There is but one that I have seen, viz. Mr. Webster, who has gone before me in the method I have chosen, and to him I must own myself indebted for the plan : but as that performance is by much too short, for that, and some other reasons, it gave occasion for the appearance of the following sheets.

I have, in this attempt of mine, very much enlarged on the subject, and have taken in, if not all the common cases, at least the major part of them, together with many others that are more curious, yet not less useful ; and have given such full explanations on each entry in the Waste-Book, and in some places in the Journal and Ledger, that the teacher has abundantly less trouble than formerly, in attending his pupils ; many words saved ; and, I think, but with submission, to better judges, the whole made so clear and intelligible, that any tutor may venture to teach by this book with all the pleasure he can desire.

This method of balancing the old Ledger, and drawing an Inventory from the same, in order to begin new books, is not here taught by precept, but by example ; and to make this appear the plainer to the pupil, he is showed how this must be done by doing it ; the whole trade, for two months, being closed, and properly balanced, and an Inventory drawn from thence, and the trading carried on for ten months more, without any interruption. He is also actually taught how to balance an accompt full written, and to remove the same to another folium, as in the Cash-Book, and likewise to correct an error commited in the Ledger, by placing any sum of money, or parcel of goods, to a contrary accompt ; I say the pupil is not told this barely by precepts, but informed by examples, he being obliged to do those things himself ; errors being made on purpose to give him an opportunity of properly correcting them. Yet, by the way, I do not think every error that may be committed by a good Book-keeper is to be corrected after this manner : for though to correct a whole entry in the Ledger, by erasing or obliterating it, is no way justifiable, yet a wrong figure may be, by a light hand, and a good penknife, so neatly altered, as that a good eye can scarcely discern it.

The several Journal entries relating to the receiving and paying of money, though omitted by some book-keepers, are yet used by others, and therefore I have placed them in the Journal as well as in the Cash-Book, judging it most convenient so to do for the learner's sake, that he may understand them the better.

Its bulk I think cannot reasonably be objected against, since a repetition of examples rather serve to give the learner a good idea of them, and establish them in his memory, than hinder his progress ; while sin-

45871

gle ones are as soon forgot as learnt; and a continual succession of new passages is so far from helping the learner, that they only serve to thrust out one another. Yet if any teacher thould think the whole too large, as it stands divided into two parts, he may use which he pleases, but for my own part I shall use both.

If any merchant should object against it, as not falling in with his particular method, I would observe, that the present manner of treating the subject was chose before any other, as being the easiest and plainest for the pupil. Shorter ways, by experienced book-keepers, may be used at pleasure; but to a person who is to begin with the first rudiments, and in whom the foundation must be laid, before the superstructure can be raised, every difficult passage ought to be cleared up, and the whole suited to his understanding.

It is very certain that the method of book-keeping, by double entry, may be applied to every other particular sort of business, such as the tradesman, farmer, army, ship, &c. as well as the merchant; yet because each trade has always something peculiar to itself, it was thought more advisable to follow that of the merchant, rather than any other, as being the most general; a good understanding of which will enable any tradesman, of what denomination soever, to keep his books, both according to double entry, and his particular calling.

The letter *J* being put at the beginning of every entry in the Waste-Book, signifies that *that* entry is journalized.—The several figures at the beginning of each Journal entry, signifies their being posted; the upper figure denoting the Dr. side, and the lower figure the Cr. side.—The columns in the Ledger next after the day of the month, before the Dr. and Cr. sides, show the particular pages in the Journal where those entries were taken from.—And, in the same columns, the letter *R* signifies rest or remainder on the balance of that particular accompt where it is placed.—The column in the Dr. side next before the money, shows the page where that particular entry stands on the Cr. side, and the like column on the Cr. side, shows the page where each particular entry stands on the Dr. side.

That a treatise of this kind is preferable to written copies, is, I think, so clear, that it is beyond a dispute, inasmuch as written copies not only rob the master of a great deal of his time, but are so liable to be defaced, that it is very hard for him to supply his scholars with a sufficient number of them, especially in some of our academies, where the teaching runs pretty much in this way.

There is a small difference between the two Ledgers, with regard to the balancing them: the first being only for two months, every accompt is kept open till the final closing; whereas in the second, every accompt is balanced as soon as it is made even, and the lines of separation are drawn to make it appear so at first sight, after which it begins again afresh, and so on.

To speak fully of all the books that are used in an Accompting-House in such a system as this, would be altogether useless, and therefore needless; yet, that the learner may have such an idea of them as is necessary here, I will give him a definition of them all, which I presume will be a sufficient introduction. And,

1. The Waste-Book, is that wherein is wrote whatever occurs in the business of merchandizing, whether buying, selling, exchanging, bargaining, shipping, &c. setting down first the day of the month, and the year,

and beneath that expressing all the business done on that day, together with the mark, weight, measure, &c. of each commodity bought, sold, received, delivered, or bargained for that day ; as also the contract in buying and selling, be it for ready money, time or barter; drawing a line between each particular parcel for distinction sake. It always begins with the inventory of a merchant's effects and debts, and contains a complete record of every transaction of his affairs, with all the circumstances, in a plain narration of matter of fact ; every transaction following another in the order of the dates.

Note, Any one may write in this book that is of ordinary capacity, and therefore it ought to be always ready at hand for this purpose.

2. The Journal is, in effect, the same with the Waste-Book, it being a complete transcript thereof, in the same order of time, but in a different style with a line between each particular parcel. And whereas the Waste-Book expresses every transaction in a simple narration of what is done, and according to the capacity of those who understand nothing at all of book-keeping or accompts; the Journal distinguishes the debtors and creditors as a preparation for the Ledger. So that no one can post out of the Waste-Book in the Journal but he who understands well the method of book-keeping.

Note, To an experienced book-keeper, a Journal without a Waste-Book, or a Waste Book without a Journal is sufficient.

3. The Ledger is a large volume, containing all the transactions of a man's affairs, in such order, as that those belonging to every different subject lie together in one place ; making so many distinct or several accompts. In this book all the accompts dispersed in the Journal are drawn out and stated in debtor and creditor. To form each accompt two pages, are required, opposite to each other ; that on the left hand serving for debtor, the other for creditor ; by which means, at any time, whenever the merchant pleases, he may be satisfied how his estate is in general; or how any particular accompt of men, money, or wares stands : and for the more readily turning to any particular accompt, the Ledger has always an Alphabet prefixed to it.

Note 1. The title of every accompt ought to be entered in this book, in a text hand on the Dr. side ; and on the Cr. side, in the same text hand, *per Contra* Cr.

2. Turn to the Alphabet, and under such letter as the title begins with, write down the same title, with the number of the page or folium, where that accompt is entered.

4. The Debt-Book ; in which is entered the day wherein all sums become due, whether to be paid or received, by bills of exchange, merchandizes, or otherwise, to the end, that by comparing receipts and payments, provision may be made in time for a fund for payment ; by receiving bills, &c. due, or taking other precautions.

Note, Accompts in this book, like the Ledger, must be on two opposite pages: the monies to be received to be placed on the left hand, and those to be paid, on the right hand.

5. The Cash-Book, in which is entered all the sums received and paid daily: it is called the Cash-book, because it contains, in debtor and creditor, all the cash that comes in, and goes out of the merchant's stock ; and usually, once in a month is transferred to the ledger.

Note, By this book, a merchant may know, at any time, what ready money he has by him, without the trouble of telling it over.

6. The Invoice-Book ; which contains an accompt of all the goods which a merchant ships off, either for his own accompt, or for others in commission, according to the bills of lading, with the whole charges, till on board.

Note 1. The use of this book is to save the Journal from erasures, inevitable in taking accompts or invoices of the several goods received, sent, or sold ; where it is necessary to be very particular, and to render those invoices easier to be found, than they can be in the waste-book.

2. The form of an invoice of 100 qrs. of wheat, as mentioned in April 1, in the second Waste-Book, will run thus, *viz.*

March 8, 1802.

Invoice of 100 qrs. of Wheat in sack, shipped on board the good ship Swann, William Lyon master, and consigned to Jacob Van Hoove of Amsterdam, for the accompt of John Simmons, of New-York, merchant, marked and numbered as per margin.

		L.	*s.*	*d.*
	100 qrs. of Wheat, at 12s per qr.	60	0	0
	200 Sacks, at 1*s.* each	10	0	0
JVH	Meterage	2	0	0
JS	Porterage, at 1s 6d. per qr.	7	10	0
No. 1 to 100.	Cartage	5	18	4
	Lighterage	3	0	0
	Freight, at 2s. per qr.	10	0	0
		98	8	4
	Commission on 98*l.* 8*s.* 4*d.* at 1 per Cent.	0	19	8
		99	8	0

7. The Factorage-Book, which contains an accompt of what a merchant receives to sell in commission for others, with all charges, and of the disposal thereof.

Note 1. This is only a copy of the employer's accompt of goods in the Ledger, in the language of the Waste-Book, but must be numbered into foliums like the Ledger.

2. The form of a factorage accompt of the receipt and disposal of paper, Holland, and Long-Lawn, as mentioned June 2, 5, 8, and 12, will run thus, *viz.*

June 12, 1802.

Factory of 1000 reams of fine paper; 120 pieces of Holland; and 100 pieces of Long Lawn; received from on board the Delphin, Jacob Sweat master, for accompt of Abraham Van Shooten,

Dr.

	l.	*s.*	*d.*
To freight	22	6	8
Custom on 1000 rms. at 2s. 2d.	108	6	8
120 ps. Holland, ea. 20 ells, at 4d.	40	0	0
100 ps. Long Lawn, at 2s.	10	0	0
Lighterage	3	0	0
Waterage	4	12	6
Cartage	3	17	4
Porterage	3	14	4
Warehouse-Room	1	0	0
	196	17	6
Commission on 910*l.* at 4 per cent.	36	8	0
Neat proceed	676	14	6
	910	0	0

Per Contra

Cr.

1802.	*l.*	*s.*	*d.*
June 5. By sale of 1000 rms of paper, at 6*s.* per rm.	300	0	0
——8. By sale of 120 pieces of Holland, at 3*l.* per piece.	360	0	0
——12. By sale of 100 pieces of Long Lawn, at 2*l.* 10*s.* per piece.	250	0	0
	910	0	0

8. The Acquittance or Receipt-Book, in which every one to whom money is paid, must give his receipt for the same, expressing for whose use, or upon what account the same is received.

9. The Book of Charges of Merchandize, wherein is entered the charges of every commodity bought, received, shipped, or sold, whether for proper factorage, or company accompts.

10. The Book of House-Expences; wherein is inserted whatever is daily expended in house-keeping, together with some other articles not occurring in trade, as may be seen in the Book of House-Expences following.

Note, This book is necessary for merchants, factors, and tradesmen, of all kinds, to know their yearly expences.

11. The Letter Book, which contains the copies of all such letters as a merchant sends, either inland or over-sea, especially such as relate to trade.

Note 1. When an answer is received, it will be convenient to express, at the end of the foregoing letter, the date of that which came for answer.

2. When letters are received they should be carefully folded up, and indorsed with the person's name it came from, the place where it was dated, with the date, the time that you received it, and by what conveyance it came.

3. When an answer is returned to any letter, received, note upon the letter the time of answering it.

12. The Remembrancer or Note-Book, which, for the help of the memory, contains such business as the merchant is to go about.

Note, This is a small pocket-book used by such merchants or tradesmen as have a multitude of business to go through, and when such business is performed as is therein mentioned, it may be known by some private mark thereon, or by obliteration.

Among the forementioned books, the Waste-book, Journal, and Ledger are held to be essentially necessary; the rest are auxiliary, of which the Cash-Book, Book of House-Expences, and of Charges of Merchandize, serve to ease the Ledger; the rest are kept, some by one merchant

or trader, some by another, according to the nature and circumstance of his way of dealing in the world.

It is generally agreed on, that it was the Italians, particularly those of Venice, Genoa, and Florence, who first introduced the method of keeping books double, or in two parts: hence among us it is called the Italian Method.

And now having finished the definitions and detial of the books used in the Accompting-House, I shall beg leave to make an observation of another kind.

Some (few) instructors of youth, propose to teach book-keeping in six weeks, some in a month, and some in twenty-four hours, and all of them in their own proposed times, engages to make their pupils complete masters of the art: but whatever their pretensions may be, this treatise (though inferior to none of them) has none such; nor can it be done in so short a time, the reasons being very obvious. For,

First. Whosoever learns book-keeping, is to suppose himself not at school, but in the 'Compting-House, were examples in arithmetic are proposed out of the ordinary school way. Now, if every such example be wrought (as it ought to be) and not taken upon trust, this will oblige the pupil to run over his arithmetical rules in his mind, and there fasten them securely. This is a work of time.

Secondly, The method of stating debtor and creditor consists wholly of words; and has no connection at all with the arithemetical part, being quite different from it, and consequently is a work where sound reason and judgment are called in to assist: and here it is necessary for the pupil so to understand this part, as upon sight of the Waste-Book, to be able to journalize and post any passage therein, which is also a work of time.

Thirdly, If to the two former be added the time that must necessarily be taken up in writing out a fair Waste-book, Journal, and Ledger, I think it will very evidently appear, to any considerate person, that all this cannot be done in six weeks, much less in twenty-four hours. Such hasty performances in book-keeping, or in any other branch of literature, being more likely to produce a crazy and tottering building, subject to fall at every blast, if not wholly undermine it, rather than make it firm and lasting. And,

In order to render the following treatise still more useful, as well to merchants themselves in their 'Compting-Houses, as to pupils during the time of their instruction in this necessary science, I have placed at the end, a Synopsis or Compendium of the whole Art of Book-keeping, in which is comprised particular rules for stating Dr. and Cr. in all the cases that can possibly happen in the whole course of a merchant's dealing, whether by himself, or in company, foreign or domestic: nothing of this kind, in so full a manner being any where extant that I know of. Less than all this, in justice to the subject I could not say; and more I think there is no occasion for in this place, since the many useful and instructive Notes, which are interspersed in almost every page, sufficiently speak for themselves, and declare the utility of the whole work.

Upon the whole; as I am not willing to thrust it into the world without subjecting it to a very impartial examination, I applied to my good and worthy friend Mr. William Mountain, F. R. S. Teacher of the Mathematics at Shad Thames, who being a very able judge of the subject, and whom I esteem *Instar omnium*, or in other words, *Nulli*

secundus, very readily granted my request, and honored me with his kind remarks, for which I beg leave here to return him my hearty thanks.

One word more. As my Schoolmaster's Assistant is made use of in many schools, and increases in its sale; so I am not out of hope that this also will meet with the like approbation; it being composed for the same reasons which that was, viz. for the ease of the teacher and the benefit of the learner. Also,

As some errors crept in through inadvertency, and escaped correction in the former editions, I have been at the pains to go over the whole again, in the minutest and most circumstantial manner. However, if the kind reader should meet with any error in the following work, as it is not impossible but he may, notwithstanding the greatest care to the contrary, he is desired to correct it with his pen, and then all will be right.

WASTE-BOOK, A.

New-York, January 1, 1802. 1

An INVENTORY of my whole Estate, consisting of Money, Goods, and Debts, owing to and by me John Simmons, taken this day; and is as follows, viz.

		£.	s.	d.	£.		
J.	*Imprimis*, I have in ready money	8000	0	0			
J.I.C.	*Item*, 19 Hhds. of Tobacco, qt. 63 C. 1qr. 14lb at 4*l.* 14s. per C.	297	17	3			
J.	48 Bags of Pepper, qt. 1024lb. at 16d. per lb. - - - - -	68	8	0			
J.I.L.	16 Pipes of Canary, at 25*l.* per Pipe - - - - - - - -	400	0	0			
J.S.C.	30 Bags of Hops, qt. 109 C. 1 qr. 12lb. at 2*l.* per C. -	218	14	3¼			
J.B.A.	10 Hhds. of French Wine, at 27*l.* per Hhd. - - - -	270	0	0			
J.	20 Pieces of Holland, qt. 384 Ells, at 3s. per Ell - - -	57	12	0			
J.	10 Pieces of Broad Cloth, qt. 180 Yards at 10s. per Yd.	90	0	0			
J.	7 Pieces of Shalloon, qt. 100 Yds. at 2s. 6d. per Yd. -	11	13	4			
J.	5 Pieces of Drugget, qt. 60 Yds. at 3s. 6d. per Yd. -	10	10	0			
J.	Thomas Preston, owes me on demand - - - -	100	0	0			
J.	Robert Johnston owes me -	476	0	0			
J.	John Herbert owes me - -	250	0	0			
J.	Capt. John Smith owes me (to pay the 18th instant) -	580	0	0			
					10830	14	10½

I am indebted as follows:

		£.	s.	d.	£.		
J.	To Capt. William Andrews on demand - - - - -	270	0	0			
J.	To Humphrey Parsons (to pay the 8th instant) - -	100	0	0			
J.	To William Baker, (to pay the 17th instant) - - -	150	0	0			
J.	To William Warner - - -	15	13	0			
					535	13	—

Note 1. The first thing that a merchant begins trade with is his Stock; and the first thing that he opens his books with, is the inventory of that stock, together with his ready money and debts owing to and by him.

2 New-York, January 1, 1802. £.

2. This inventory being first placed in the Waste-Book, as above, you must next open the Journal with the same, and there make sundry accompts, Drs to Stock for the whole sum (except what you owe) because each particular there mentioned is a part of Stock, and then mention the particulars as they are in the Journal.

3. Then for the several Sums, which you owe, make Stock Dr. to Sundry Accompts for the whole sum, and then name each man and the respective sum due to him. This is journalizing.

2

J. Sold 8 pieces of Holland, qt. 132 ells, at 3s. 4d. per ell, for ready money. 22

Note 1. As the Holland is disposed of, and the money received for it at the same time, it is not necessary to know to whom it was sold, but make the money received, i. e. Cash Dr. to the Holland for the value, and let the Holland be made Cr. by Cash, for the quantity sold, and the said value.

2. Whatever is made Dr. belongs both to the Journal and Ledger; but whatever is made Cr. both in this place and hereafter, belongs to the Ledger only, because there the entry is double.

3

J.B.A. Sold Brandon George 2 hhds. of French Wine, at 28*l.* 10*s.* per hhd. to pay in one month - - - 57

Note, As the Wine is sold, but not paid for, it is natural, in this case, to make Brandon George Dr. for the same, and let French Wine be made Cr. by Brandon George for the quantity sold, and the value thereof.

4

J.T.P. Bought of Thomas Preston, 5 hhds. of Oporto Wine, at 7*l.* per hhd. 35

Note 1. As the Wine is bought, but not paid for, you necessarily become Dr. to Thomas Preston for the same: but as you are not to erect an accompt of yourself, and because the wine is now become a part of your stock; so you must make Oporto Wine Dr. to Thomas Preston for the quantity bought and its value, and Thomas Preston Cr. by Oporto Wine for the said value.

2. As Thomas Preston stands indebted already to you in the sum of 100*l.* it looks like a contradiction to write yourself his debtor, when the goods you receive are not equal in value to the sum first due: but (in the language of the book-keeper) this is not to be regarded, since the wine which you receive of him is only in part of payment, and therefore lessens the debt by so much as it is worth.

5

J. Sold Samuel Fairman 1 hhd. of French Wine for 28

Note, Here it is plain that as you have sold the French Wine to Samuel Fairman, he must be your Dr. Hence if you make Samuel Fairman Dr. to French Wine for the worth of it, and French Wine Cr. by Samuel Fairman for the quantity, as well as the value, it will be right.

New-York, January 6, 1802. 3

J.T.P. Sold Elias Skinner, 3hhds. of Oporto Wine, at 9*l.* per hhd. to pay the 12th instant - - - - - 27 — —

Note, This entry is of the same nature with the former, and therefore you must make Elias Skinner Dr. to Oporto Wine, for the value; and Oporto Wine Cr. by Elias Skinner for both quantity and value.

7

J. Received of Robert Johnson in part - - - - 100 — —

Note, By the Inventory, it appears that Robert Johnson owed you 476*l.* but as no erasements are to be made in Mercantile Books; so that you have no other way of reducing the debt, but that of making Cash Dr. to Robert Johnson for the sum received, and Robert Johnson Cr. by Cash for the same sum.

2. In all receipts of money, you must be careful to mention whether they be in full or in part.

8

J. Paid Humphrey Parsons in full - - - - - - 100 — —

Note 1. It appears in the Inventory that you stood indebted to Humphrey Parsons in the sum of 100*l.* and consequently in your Ledger he is made Cr. by the said sum: Therefore to prevent any erasement or crossing out, you have no other way of discharging the debt in your books, but my making Humphrey Parsons Dr. to Cash for the money paid him; and Cash Cr. by Humphrey Parsons for the same sum.

2. In all payments of money, you must be careful to mention whether they be in full or in part.

9

J.E.I. Bought of Elias Ingram, 7 hhds. of Lisbon Wine, at 7*l.* per hhd. - - - - - - - - - - - - 49 — —

J. Sold E. Ingram, 5 pieces of Broad Cloth, qt. 96 Yards, at 10s. 2½d. per Yard, amounting to the same sum. - - - - - - - - - - - - - - 49 — —

Note, This way of disposing of goods for goods, is properly called Barter; and when the exchange happens to be single, that is, one particular sort of goods for another, as above, and both amounting to the same value, you need only make the goods received Dr. to the goods delivered, i. e. Lisbon Wine Dr. to Broad Cloth for the quantity of Wine received, and its value; and Broad Cloth Cr. by Lisbon Wine for the quantity of Cloth delivered, and its value.

10

J.S.C. Sold William Lowfield, 10 bags of Hops, qt. 31 C. 2 qr. at 2*l.* 2s. per C. on demand - - - - 66 3 —

Note, As William Lowfield is the buying man, he must be made Dr. to Hops for the value of the purchase; and as Hops are the commodity by him purchased, they must be made Cr. by William Lowfield, for the quantity and value.

11

J.E.I. Sold Humphrey Parsons 2 hhds. of Lisbon Wine, at 8*l.* per hhd. - - - - - - - - - - - - 16 — —

Note, Notwithstanding that you stand indebted in your Ledger to Humphrey Parsons, in the sum of 100*l.* you must make him Dr. to Lisbon Wine for its value, and Lisbon Wine Cr. by Humphrey Parsons for

4 New-York, January 11, 1802.

£.

the said quantity and value, as if you had owed him nothing; and therefore as you stood indebted before in a larger sum, this only help to discharge the debt.

12

J. Received of Elias Skinner, in full - - - - - 27 — —

Note, As Elias Skinner stands indebted to you in the sum of 27*l.* so now he must be discharged of that debt; to do which you must make Cash Dr. to Elias Skinner for the sum received, and Elias Skinner Cr. by Cash for the same sum.

13

J.E.I. Sold 3 hhds. of Lisbon Wine, at 8*l.* 10s. per hhd for present money - - - - - - - - - - 25 10 0

Note, This is of the same nature with that of the 2d instant, and therefore you are to make Cash Dr. to Lisbon Wine for the value, and Lisbon Wine Cr. by Cash for the quantity and its value.

14

J.I.H. Bought of John Harrison, 20 hhds of Tobacco, qt. 74 C. 2 qrs. at 4*l.* per C. for present money - 298 — —

Note 1. The Tobacco being bought, and the money paid down, in this case, you must make the Tobacco Dr. to Cash for the quantity bought, and its value, and cash Cr. by tobacco for the said value.

2. It is to be observed, that you had some Tobacco before, which was a part of your stock, and yet remains unsold; and therefore when the same sort of goods happens to be bought of several persons, and at different prices, it is convenient to have some distinguishing *mark*, to know them by, that when you come to balance the accompt of such goods, you may the more easily inform yourself of the prime cost of what may be left unsold.

15

		£.	s.	d.	£.	s.	d.
J.I.H.	Sold Thomas Johnson, 10 hhds. of the aforesaid Tobacco, qt. 37 C. 1 qr. 15lb. at 4*l.* 12s. per C. - - -	171	19	3¾			
J.B.A.	And 3 hhds. of French Wine, at 28*l.* 5s. per hhd. - - - - - - - -	84	15	0			
					256	14	3¾

Note, This is much the same as if it had been but one parcel; for either way you must make Thomas Johnson Dr. but here he must be made Dr. to Sundry Accompts for the value of the whole; and each parcel must be made Cr. by T Johnson for its respective quantity and value.

16

J. Received of Robert Johnson in part - - - - 100 — —

Note, This passage is exactly the same with that of the 7th instant, and therefore needs no other explication.

17

J. Paid William Baker, in full - - - - - - - 150 — —

Note, This also is the same with that of the 8th instant.

		£.		
	New-York, January 18, 1802. 5			
J.	Received of Capt. John Smith, in full - - -	580	—	—
	Note, Here Cash must be made Dr. to Captain Smith for the sum received; and Captain Smith Cr. by Cash for the same sum.			
	19			
J.	Bought of John Herbert, 20 pieces of Stuffs, qt. 240 Yards, at 20d. per Yard - - - - - - -	20	—	—
	Note, As John Herbert is the selling man, you must make Stuffs Dr. to him for their quantity and value, and John Herbert Cr. by Stuffs for the said value.			
	20			
J.L.H	Sold John Hammond, 10 hhds of Tobacco, qt. 37C. 0 qr. 13℔. at 4*l.* 10s. per C. he to pay as follows, viz. £. s. d.			
	On February the 9th next - - - - - 67 0 5			
	In three months - - - - - - - - 100 0 0	167	—	5
	Note 1. This case differs nothing from goods sold upon time, Jan. 3. in stating of Dr. and Cr for whether the payment be one or many (if no money be paid down) John Hammond must be made Dr. to Tobacco for the value of the quantity sold him; and Tobacco must be made Cr. by John Hammond for the quantity sold and its value; only in the Journal you must mention the several times of payment. 2. By the Rule of Three the money is a farthing more, which is purposely omitted.			
	21			
J.	Sold Captain William Andrews 20 pieces of Stuffs qt. 240 Yards, at 2s. per Yard - - - - -	24	—	—
	Note, As Capt. Andrews is the buying man, he necessarily becomes Dr. to Stuffs for the value; and as Stuffs are the things sold, they as necessarily become Cr. by William Andrews for both quantity and value.			
	22			
J.I.C.	Sold Robert Moore the following goods, viz. 19 hhds. of Tobacco, qt. 63C. 1qr. 14℔. at 4*l.* 15s. per C. - - } 301 0 7½			
J.	48 Bags of Pepper, qt. 1026℔. at 17d. per ℔. - - - - - - - } 72 13 6			
J.S.C.	20 Bags of Hops, qt. 77C. 3 qrs. 12℔. at 2*l.* 1s. per C. - - - } 159 12 1½			
		533	6	3
J.R.M.	Bought of Robert Moore 20 Pipes of Canary, at 25*l.* per pipe - - - - - - - - - - - - -	500	—	—
	Note, This sort of Barter, being partly simple, and partly compounded, i. e. several sorts of goods given for one sort, and their total values being different, you must not (as at Jan. 9) make the goods recieved Dr. to the goods delivered; but you must 1 Make Robert Moore Dr. to Sundry Accompts for the whole value of the goods delivered to him; and each sort of goods must be made Cr. by Robert Moore for the quantity delivered to him, and its respective value. And, 2. Make Canary Dr. to Robert Moore, for the quantity you received of him, and its value; and Robert Moore Cr. by Canary for the said value.			

6 New-York, January 23, 1802.

£.

J.R.M. Sold John Osborne 20 Pipes of Canary, at 28*l.* per pipe - 560 — —
Received in part - - - - - - 290
The rest upon demand, viz. - - 270

Note, This case will admit of two ways of journalizing it, viz.
1. Make John Osborne Dr. to Canary for the whole value, and Cr. by John Osborne for both quantity and value; then make Cash Dr. to John Osborne for the present payment, and John Osborne Cr. by Cash for the same sum. Or,

2. Make Sundry Accompts Dr. to Canary, viz. Cash for the money received, and John Osborne for what remains due; then make Canary Cr. by Sundry Accompts for both quantity and value: This latter being more clerk-like, than the former, I have accordingly made choice of it.

24

J.I.L. Sold Richard Remnant 16 Pipes of Canary, at 27*l.* per pipe, to pay in three months - - - - - - 432 — —

Note, Here Richard Remnant must be made Dr. to Canary for its value; and Canary Cr. by Richard Remnant for both quantity and value.

25

J. This day Richard Remnant offered to pay me for the 16 pipes of Canary sold to him yesterday, if I would allow him 5 per cent. rebate for his early payment, which I accordingly accepted of, and received in ready money } £. s. d. 426 13 4

J. Allowed Rebate on 432*l.* for three months at 5 per cent. - - - - } 5 6 8

432 — —

Note 1. Though Richard Remnant did not pay the full debt, yet he must have the same discharge as if he had; therefore Sundry Accompts must be made Drs. to Richard Remnant, viz. Cash for the early payment, and Profit and Loss for the Rebate; and Richard Remnant Cr. by both.

2. If the Rebate had been agreed upon, and the money paid to you by the buying man, before he was made Dr. in your Books for the same, then there would be no need of any more than one Journal Entry; for in that case you must value the goods at no more than just what the buying man paid for them upon Rebate, and enter them as is shown in the example of Jan. 2.

26

J. Sold William Lowfield, 7 Pieces of Shalloon, qt. 100 Yards at 2s. 6d. per Yard - - - - - - - 10 — — 12 —

Note, Here you must make William Lowfield Dr. to Shalloon for its value, and Shalloon Cr. by William Lowfield for both quantity and value.

New-York, January 27, 1802. 7

£.

J. Bought of Martin Unwin, 1000 Reams of Paper, at 10s. per Ream - - - - - - - - - - - - 500

For which I am to pay as follows, viz. 100*l.* at one month, 100*l.* at 2 months, and 300*l.* at three months after the date hereof.

Note, This case is just the reverse of that of John Hammond, Jan 21, and differs nothing from goods bought upon time, in the stating of Dr. and Cr. as in the case of Thomas Preston, Jan. 5, for whether the payment be one or many (if no money be paid down) you, i. e. Paper, for you, must be made Dr. to Martin Unwin for the quantity bought of him, and the value of it, and Martin Unwin must be made Cr. by Paper for the said value; only in the Journal you must mention the several times of payment.

28

		£.	s.	d
J.	This day I offered to pay Martin Unwin for 1000 reams of paper bought of him yesterday, if he would allow me 5 per cent. rebate for my early payment, which he accordingly accepted of, and received of me in ready money - - - - - - -	495	1	1½
J.	Allowed me rebate on 500*l.* at 5 per cent. - - - - - - - - - - - -	4	18	10½
				500

Note, This case is just the reverse of that in Jan. 25: And you must observe that although you did not pay the full debt, you must have the same discharge as if you had; therefore Martin Unwin must be made Dr. to Sundry Accompts, viz. to Cash for your early payment, and to Profit and Loss for the Rebate he allowed you; and each of them Cr. by Martin Unwin for their respective sums.

2. If the Rebate had been agreed on, and the money paid to the selling man, before the goods had been entered in your Books, then there would have been no need of any more than one Journal Entry; for in that case you must value the goods at no more than just what you paid for them upon Rebate, and enter them as is shewn in the example of Jan. 14.

29

J. Bought of Robert Uxley, 100 Pieces of Norwich Crape, qt. 1600 Yards, at 3s. 6d. per Yard - 280

J. Sold Robert Uxley, 500 reams of Paper, at 10s. 6d. per Ream - - - - - - - - - - - - 262 10

Note. Though this is but a single case in Barter, i. e. only one sort of goods given for another, yet because they are unequal in their value, and the Crape which you bought being worth more than the Paper which you sold, you must of course be indebted to Uxley; therefore (as at Jan. 22, in the case of Robert More) you must

1. Make Norwich Crape Dr. to R. Uxley for the quantity bought of him, and its value; and R. Uxley Cr. by Norwich Crape for the said value.

2 Make R. Uxley Dr. to Paper for its value, and Paper Cr. by R. Uxley for the quantity sold him, and the value thereof.

8 New-York, January 30, 1802.

£.

J. Sold William Warner 40 Pieces of Norwich Crape, qt. 640 Yards, at 4s. per Yard - - - - - - - 128

J. For which I have received present money - - - - - - - - - - - - £. 28 s. 0 d. 0

J. By assignment on Wm. Lowfield, 50 0 0

J. The rest to stand out 3 months, viz. 50 0 0

Note 1. The Norwich Crape was sold to William Warner alone; but because Thomas Lowfield was indebted to William Warner, in the sum of 50*l.* and that sum is now assigned or made over to you, Thomas Lowfield therefore becomes Dr. to Norwich Crape, i. e. to you as well as William Warner; and in order to journalize this case truly, you must make Sundry Accompts Drs. to Norwich Crape for the whole value, viz. cash for the money received.
William Lowfield, for the assignment on him; and
William Warner for the remaining sums due from him. Then make Norwich Crape Cr. by Sundry Accompts for the quantity sold, and the value thereof, and it will be right.

2. With regard to the assignment on William Lowfield, which is a Bill receivable, some would erect an Accompt of Bills receivable, on account of such Bills as they may have occasion to receive, and it is not wrong so to do, when circumstances direct that way. However, I have not done it, principally because the several Bills receivable are, for the most part from persons, with whom the merchant is supposed to correspond, for which reason the Accompt of Bills receivable is useless.

31

J. Paid sundry Charges this Month, as per Book of House Expences - - - - - - - - - - 37 13 3

Note, As a careful Mercer would be frugal in all his Expences; so it is not amiss to keep a book of his household expences in particular, and once in the Month (or oftener if he thinks proper) to transfer the same into the Ledger, by opening an account of house-expences, and making it Dr. to cash for the expences of that month; and cash Cr. by house-expences for the same sum, balancing the same at last by Profit and Loss.

February 1

Sold Elias Skinner, as follows, £. s. d.

J.E.I. 2 Hhds. of Lisbon Wine, at 8*l.* per hhd. - - - - - - - - - - - - 16 0 0

J.T.P. 2 Hhds. of Oporto Wine, at 9*l* per hhd. - - - - - - - - - - - - 18 0 0

J.B.A. 4 Hhds. of French Wine, at 30*l.* per hhd. - - - - - - - - - - 120 0 0

154

For which I have received as follows, £. s. d.

Present money - - - - - - - - 90 0 0

By Assignment on Martin Unwin 20 0 0

The rest to stand out till the 18th inst. 44 0 0

Note, This case is a little complex, and cannot be stated like the last because here are several sorts of goods sold, whereas in the last there was but one sort sold; therefore that Dr. and Cr. may be truly stated, you must

1. Make Elias Skinner Dr. to Sundry Accompts, viz. to Lisbon, Oporto, and French wine for the value of the whole; and let each sort of goods be made Cr. by Elias Skinner for the quantity sold, and its respective value.

New-York, February 1, 1802. 9

2. As you have received some money, and also an assignment in part of payment, you must discharge so much of the accompt as these come to; to do which, you must make Sundry Accompts Drs. to Elias Skinner, viz. cash for the money which you have received, and Martin Unwin for E. Skinner's assignment on him, payable to you; and then make E. Skinner Cr. by sundry accompts for the value of them both. Thus will E. Skinner stand discharged by so much as the cash and assignment come to.

2

J. Bought of Isaac Reynolds, as follows, viz. 40 pieces of Duroy, qt. 600 yards, at 6s. per yard - - - - - £. 180 0 0
100 pieces of Sagathee, qt. 1200 yards, at 2s 6d. per yard - - £. 150 0 0 — £. 330

For which I have paid as follows,
Present money - - - - - - - - £. 100 0 0
Given I. Reynolds E Skinner's note on Martin Unwin - - - - - - £. 20 0 0
The rest to stand out at four months - £. 210 0 0 — £. 330

Bang

Note, This case is just the reverse of the former, and to state it truly in your Journal, you must

1. Make Sundry Accompts, viz. durov and sagathee, Drs. to Isaac Reynolds for the several quantities and their respective values; and Isaac Reynolds Cr. by sundry accompts, for the whole value.

2. As you have given both money and a note in part of payment, you must take care to discharge so much of the debt as the note and money come to; to do which you must make Isaac Reynolds Dr. to Sundry Accompts, viz. to cash for the money paid him, and to Martin Unwin for Skinner's note on him, now payable to Isaac Reynolds; and cash and Martin Unwin Crs. by Isaac Reynolds for the money and note paid to I. Reynolds.

3

J. Received of John James for the use of Thomas Shaw - - - - - - - - - - - - - - - £. 100

Note, This case is different from that in Jan. 8, because the money which you received is not your own, but Thomas Shaw's, to whom you are accountable for the same; therefore you must make Cash Dr. not to the person of whom you received it, but to Thomas Shaw, to whom it was before and is now due; and Thomas Shaw Cr. by cash for the sum so received.

4

J. Paid to William Smith, the sum of 100*l*. which I yesterday received for the use of Thomas Shaw, by order of T. Shaw - - - - - - - - - - £. 100

Note, This is the converse of the former case, and differs from that in Jan. 9, because the money which you paid was not your own, nor did William Smith receive the same as due from you, but from Thomas Shaw; therefore you must not make the person to whom you paid the money, but Thomas Shaw Dr. to Cash for the sum paid: and Cash Cr. by Thomas Shaw for the same sum.

10 New-York, February 5, 1802.

£.

J. Received of Brandon George in full - - - - 57 — —

Note, Here you must make Cash Dr. to Brandon George for the sum received, and Brandou George Cr. by Cash for the same sum.

6

J. Received of Thomas Preston, in full - - - - 65 — —

Note 1. Here you must make Cash Dr. and Thomas Preston Cr.
2. Like cases should always have like expressions.

7

J.T.P. Bought of Thomas Preston, 10 Hhds of Oporto Wine, at 9*l.* per Hhd. to pay May 14 next - - 90 — —

Note, Oporto wine must here be made Dr. to Thomas Preston for the quantity and its value, and Thomas Preston Cr. by Oporto Wine for the said value.

8

J.T.L. Sold Abraham Sims as follows,

	£.	s.	d.		
5 pieces of drugget, containing 60 yards, at 4s. 4d. per yard - -	13	0	0		
5 pieces of broad cloth, qt. 85 yards at 11s. per yard - - -	46	15	0		
12 pieces of Holland, qt. 252 ells, at 4s per ell - - - - - -	50	8	0		
				100	3 —

For which he paid me in full.

Note 1. There is not a great deal of difference between one parcel of goods sold for ready money, and several parcels; for cash must be made Dr. to them all, each parcel being made Cr. by cash for itself; and therefore must be journalized after the following manner, viz. Cash Dr. to Sundry Accompts for the whole value received; and drugget, broad cloth, and Holland Crs. by cash for the several quantities sold, and their values respectively.

2. In the accompt of broad cloth, the learner should observe that he has sold one yard more than he bought; it must therefore be understood that he gained that yard by the difference of measurement.

9

J. Received of John Hammond in part - £67 0 0
Abated - - - - - - - 0 0 5

67 — 5

Note, By looking back to the 20th day of the last month, you will find that John Hammond was to pay 67*l.* 0*s.* 5*d.* and the abatement of the five-pence being but a trifle, the young Book-keeper may, perhaps, think it not worth taking notice of: but as exactness is always required (or your books will not balance) so it must by no means be omitted; and therefore to state the case truly, you must make Sundry accompts Drs. to John Hammond for the whole payment that should be made, viz.

Cash for the money you have received of him, and
Profit and Loss for the money abated him.

Then make John Hammond Cr. by Sundry Accompts for both money and abatement.

£.

New-York, February 10, 1802. 11

J. Bought of William Baker, 100 pieces of serge, qt. 1400 yards, at 1s. per yard - - - - - - 70

For which I paid present money - - £.20 0 0

The rest to be paid on the 20th instant 50 0 0 70

Note, This case admits of two ways of journalizing, and is the reverse of that mentioned Jan. 23.

1. Make serge Dr. to William Baker for the whole quantity bought, and its value, and William Baker Cr. by serge for the said value; then, because you have paid 20*l.* in part, make William Baker Dr. to Cash for the money paid him, and Cash Cr. by William Baker for the same sum. Or,

2. Make serge Dr. to Sundry Accompts, expressing the quantity and its value; then make Cash Cr. by Serge for the money paid, and William Baker, Cr. by serge, for the 50*l.* remaining due to him. But as this latter looks more like a good book-keeper than the former, so I have made choice of it accordingly.

11

J.R.M. Bought of Robert Moore, 40 Hhds of Lisbon wine, at 7*l.* per Hhd. - - - - - - - - - - 280

Given Robert Moore in part of payment, as follows,

J. 200 reams of Paper, at 11s. per ream £110 0 0

In present money - - - - - - - 70 0 0

The rest on demand - - - - - - 100 0 0 280

Note, This case will admit of two ways of journalizing, viz.

1. Make Lisbon wine Dr. to Robert Moore for the whole quantity of wine bought, and its value, and Robert Moore Cr. by Lisbon wine for its value; then make R. Moore Dr. to Sundry Accompts for the value of what he has received, and paper Cr. by Robert Moore for the quantity sold and its value; also Cash Cr. by Robert Moore for the sum paid him, the balance of which is 100*l.* due to him, Or

2. Make Lisbon wine Dr. to Sundry Accompts for the whole quantity bought, and its value; then make paper Cr. by Lisbon wine for the quantity sold and its value; Cash Cr. by Lisbon wine for the sum of money paid Robert Moore, and Robert Moore Cr. by Lisbon wine for the sum remaining due to him. Either of these ways will do, but the expert book-keeper, will, I believe, make choice of the latter, as the better of the two.

3. As Robert Moore stood indebted to you 33*l.* 6*s.* 3*d.* before the accompt was entered, it may seem something odd, that you should be made Dr. to him 100*l.* in the above affair, when in reality you owe him no more than 66*l.* 13*s.* 9*d.* but this difficulty will vanish with a little consideration. For as the several parts of the whole taken together must be equal to that whole, so in the above quantity of Lisbon wine, amounting to 280*l.* that particular accompt must be balanced by your being made Dr. to Robert Moore 100*l.* though in reality you owe him no more than 66*l.* 13*s.* 9*d.* as before, which sum only must be paid on demand.

12

J. Sold Brandon George 4 Hhds. of Lisbon wine, at 8*l.* per Hhd. - - - - - - - - - - - - 32

Note, Brandon George must be made Dr. to Lisbon wine, and Lisbon wine Cr. by Brandon George for its quantity and value.

12 New-York, February 13, 1802.

Sold Robert Uxley, 10 pieces of serge, qt, 140
J. yards, at 15d. per yard - - - - - - - - - - 8 15 —

Note, Here you must make Robert Uxley Dr. to serge for its value and serge Cr. by R. Uxley for its quantity and value.

14

Sold Samuel Grainger as follows, £. s. d.

J. 4 pieces of Norwich crape, qt. 64 yards, at 4s. per yard - - - } 12 16 0
J. 10 pieces of Duroy, qt. 150 yards at 6s. 6d. per yard - - - - } 48 15 0
J. 10 pieces of sagathee, qt. 120 yards, at 2s. 10d. per yard - - } 17 0 0

78 11 —

Received present money - - 28 11 0
The rest to pay March 1st next. 50 0 0

78 11 —

Note, This differs very little from only one sort of goods sold in like manner; for either way the buyer must be made Dr. but here the buyer, *i. e.* Samuel Grainger must be made Dr. to Sundry Accompts for the whole value of the goods sold to him, and the several sorts of goods, viz. Norwich crape, Durov, and Sagathee, must be made Crs. by Samuel Grainger for their several quantities sold to him, and their respective values: then cash must be made Dr. to Samuel Grainger for the money received, and Samuel Grainger Cr. by cash for the same sum.

15

Bought of Robert Uxley as follows, viz. £. s. d

J.R.U. 10 Hhds, of French wine, at 50*l.* per Hhd. - - - - - - - - - } 300 0 0
J.R.U. 10 pipes of Canary, at 25*l.* per pipe 250 0 0
J.R.U. 10 Hhds. of Lisbon wine, at 7*l.* per Hhd. - - - - - - - - - } 70 0 0

620 — —

For which I paid present money £. 100 0 0
J. 300 reams of paper, at 10s. 6d. per ream 157 10 0
J. The rest payable, as per note, in 2 months 362 10 0

620 — —

Note, This case appears something like that in the 11th instant, but is confined to only one way of stating Dr. and Cr. because here are several sorts of goods bought. And although here is barter in this case, as in that, yet the goods not being value for value, you must make Sundry Accompts, viz. French wine, Canary, and Lisbon wine Drs to R. Uxley, for the several quantities bought, and their respective values, and R. Uxley Cr. by sundry accompts for the whole value; then make R. Uxley Dr. to Sundry Accompts for the value of what he has received, and cash Cr. by R. Uxley for the sum paid him, and paper Cr. by R. Uxley for the quantity sold and its value.

2. What was said of bills receivable, p. 8. Jan. 30, may here be observed concerning bills payable.

£.

New-York, February 16, 1802. 13

J.J.H. Bought of John Herbert, 20 Hhds of tobacco, qt. 76 C. 1 qr. 14lb. at 4*l.* 10s per C. - - - 343 13 9

	£.	s.	d.
Which I have received in lieu of a debt of	230	0	0
And returned the overplus, which was	113	13	9
			343 13 9

Note, This case may be journalized two ways, viz.
1. Make tobacco Dr. to John Herbert for the quantity bought and its value, and John Herbert Cr. by tobacco for the said value. Then make John Herbert Dr. to cash for the overplus paid him, and cash Cr. by John Herbert for the said overplus, Or,

2. Make tobacco Dr. to sundry accompts, viz. to cash and to John Herbert for the whole sum that the tobacco amounts to, and its quantity; and John Herbert Cr. by tobacco for so much as the debt amounts to, and cash Cr. by tobacco for the overplus paid to John Herbert. Either of these is right, but the ingenious book-keeper will, I believe, prefer the latter, if he examines them carefully.

17

J.J.H. Sold Martin Unwin, 20 Hhds. of tobacco, qt. 76 C. 1 qr. 14lb. at 5*l.* per C. - - - - - - 381 17 6

Note, It is very plain that Martin Unwin (he being the buying man) must be made Dr. to tobacco for its value, and that tobacco must be made Cr. by Martin Unwin for both quantity and value.

18

J. Received of Elias Skinner in full - - - - - 44 — —

Note, As you receive the money, you must necessarily make cash Dr. to Elias Skinner for the same, and Elias Skinner Cr. by cash for the like sum.

19

Sold Isaac Reynolds, as follows, viz.

		£.	s.	d.
J.R.M.	14 Hhds. of Lisbon wine, at 8*l.* per pipe	112	0	0
J.R.U.	5 pipes of Canary, at 28*l.* per pipe -	140	0	0
				252 — —

The balance of our accompt to be paid in 6 months.

Note, Whatever dealings there may be between yourself and Isaac Reynolds, as often as he receives goods he must be made Dr. for the same: and as here are several sorts of goods sold to him; so you must make him Dr. to sundry accompts for the whole value, and each of them Cr. by Isaac Reynolds, for its respective quantity and value.

20

J. Paid William Baker, in full - - - - - - - 50 — —

Note, As you have paid William Baker, he must be made Dr. to cash for that sum, and cash must be made Cr. by William Baker for the same sum.

14 New-York, February 21, 1802.

		£.	s.	d.	£.	s.	d.
	Bought of Thomas Shaw, as follows, viz.						
J.T.S.	44 bags of hops, wt. 132 C. 2 qrs. at 28s. per C.	185	10	0			
J.T.S.	20 pieces of drugget, qt. 280 yards, at 3s. 4d. per yard	46	13	4			
					232	3	4
	Sold to Thomas Shaw, as follows, viz.	£.	s.	d.			
J.T.P.	10 Hhds. of Oporto wine, at 11*l.* per Hhd.	110	0	0			
J.R.M.	7 Hhds. of Lisbon wine, at 8*l.* per Hhd.	56	0	0			
	And paid him the overplus, which was	66	3	4			
					232	3	4

Note, This is a case in Barter, that is compound on both sides; wherein several sorts of goods are given in exchange for several other sorts, and the difference of their whole value paid by you to Thomas Shaw; and therefore to book all these circumstances rightly, you must

1. Make sundry accompts Drs. to Thomas Shaw for what you bought of him, viz. hops and drugget, for their respective quantities and value; and Thomas Shaw Cr. by sundry accompts for their whole value.

2. Make Thomas Shaw Dr. to sundry accompts for what he has received, and make Oporto wine, Lisbon wine, and cash Crs. by Thomas Shaw for their respective quantities and values.

22

J. My good friend William Baker, having occasion for some money, has desired me to lend him the sum of 500*l.* upon bond for 6 months, at 5 per cent. which I have agreed to, and he has received the said sum accordingly - - - - 500 — —

Note, Most writers on this subject make the borrower Dr. to sundry accompts, that is to cash for the sum lent him, and to interest reckoning, or else to profit and loss for the interest; but as the borrower may pay the principal either before or after the limited time in the bond: so the interest cannot be known at first, and therefore it is best to omit it, and only make the borrower Dr. to cash for the principal by him received, and cash Cr. by the borrower for the same sum, letting the interest alone till it shall be paid.

23

J. John Osborne being indebted to me in the sum of 270*l.* has given me an assignment on James Jenkins for the same sum, which I have this day received - - - - - - - - - - - 270 — —

Note, As John Osborne stands indebted to you in your Ledger, in the above-named sum, so he only must be cleared, though you have received the money of Jenkins; for by Jenkins's paying you the money by Osborne's order, it is that Osborne stands clear of the debt, and therefore you must make cash Dr. to John Osborne for the aforesaid sum, and John Osborne Cr. by cash for the same sum; Jenkins being out of the question.

		£.		
	New-York, February 24, 1802. 15			
J.	I am indebted to Capt. William Andrews, in the sum of 246*l.* which he has called on me for; I have therefore given him an assignment on Robert Johnson for the like sum which he has this day received - - - - - - - - - - - -	246	—	—
	Note, This entry differs from that next before, in as much as you stand indebted to Capt. William Andrews, and at the same time Robert Johnson stands indebted to you in a greater sum: therefore as Robert Johnson has answered the assignment, you must make Capt. William Andrews Dr. to Robert Johnson for the sum mentioned in the assignment, and Robert Johuson Cr. by Capt. William Andrews for the same sum.			
	25			
J.	I am indebted to Robert Moore 66*l.* 13s. 9d. he therefore has given John Ash a draft on me for the like sum, which I have this day paid - -	66	13	9
	Note, This case is just the reverse of that of the 23d inst. therefore when you paid John Ash, it was for Robert Moore's use: hence you have nothing more to do, but to make Robert Moore Dr. to Cash for the money paid on the draft, and Cash Cr. by Robert Moore for the like sum.			
	26			
J.	Samuel Grainger, who stands indebted to me 50*l.* has compounded with his creditors to pay them 2s. 6d. in the pound; I have therefore received of him 6*l.* 5s. and given him a general discharge - - - - - - - - - - - - - - -	6	5	—
	Note, Notwithstanding that Samuel Grainger has paid you no more than 6*l.* 5s. yet you must give him credit for the whole 50*l.* and in order to do this you must 1. Make Sundry Accompts Drs. to Samuel Grainger in the whole sum; that is, Cash for the money which you have received, and Profit and Loss for the sum abated him: And then 2. Make Samuel Grainger Cr. by Sundry Accompts for the same sum.			
	27			
J.	Sold 10 Pieces of Duroy, qt. 150 Yards, at 6s. 6d. per Yard, to Robert Uxley - - - - - - - -	48	15	—
	Note, as Robert Uxley has bought the Duroy, but not paid for it, he in course must be your Dr. for the same; and therefore if you make Robert Uxley Dr. to Duroy for the value of it, and Duroy Cr. by Robert Uxley for the quantity and value, the accompt will be rightly stated.			
	28			
J.	Paid sundry charges this month, as per Book of House expences - - - - - - - - - - -	70	12	11
	Note, This entry is exactly the same with that of Jan. 31 last, and therefore you are only to make Household Expences Dr. to Cash for the money expended this month, and Cash Cr. by Household Expences for the same sum.			

END OF WASTE-BOOK, A.

JOURNAL, A.

					£.		
	New-York, January 1, 1802.			1			
	Sundry Accompts Dr. to Stock - -	10830	14	$10\frac{1}{4}$			
1	Cash in ready money - - - - - - - -	8000	0	0			
1	Tobacco, for 19 hhds. qt. 63 C. 1 qr. 14lb. at 4l. 14s. per C. - - - - - - -	297	17	3			
1	Pepper, for 48 Bags, qt. 1026lb. at 16d. per lb. - - - - - - - - - -	68	8	0			
2	Canary for 16 Pipes, at 25l. per pipe -	400	0	0			
2	Hops, for 30 Bags, qt. 109 C. 1qr. 12lb. at 2l. per C. - - - - - - - - -	218	14	$3\frac{1}{4}$			
2	French Wine, for 10 hhds. at 27l. per hhd. - - - - - - - - - - -	270	0	0			
2	Holland, for 20 Pieces, qt. 384 ells, at 3s. per ell - - - - - - - - -	57	12	0			
2	Broad Cloth, for 10 Pieces, qt. 180 yards, at 10s. per yard - - - - - - -	90	0	0			
3	Shalloon, for 7 Pieces, qt. 100 yards, at 2s. 4d. per yard - - - - - - -	11	13	4			
3	Drugget, for 5 Pieces, qt. 60 yards, at 3s. 6d. per yard - - - - - - -	10	10	0			
3	Thomas Preston, on demand - - - -	100	0	0			
3	Robert Johnson - - - - - - - - -	476	0	0			
3	John Herbert - - - - - - - - - -	250	0	0			
4	Capt. John Smith (to pay the 18th instant)	580	0	0			
1					10830	14	$10\frac{1}{4}$
1	Stock Dr. to Sundry Accompts - - - -	535	13	0			
4	To Capt. William Andrews on demand -	270	0	0			
4	To Humphrey Parsons (to pay the 8th instant) - - - - - - - - - -	100	0	0			
4	To William Baker, (to pay the 17th instant) - - - - - - - - - -	150	0	0			
4	To William Warner - - - - - - - -	15	13	0			
					535	13	—

Note, The Inventory being journalized as above, you must next turn to your Ledger, and therein erect an accompt for each of these particulars, in the following manner:

(1.) You must begin with Stock, and in a good round text-hand on the left folium of the book, write Stock Dr. and on the right folium in the same hand, write *Per Contra Cr.*

(2) Because Sundry Accompts are Drs. to Stock, you must in your Ledger make Stock Cr. by Sundry Accompts, expressing the whole value.

(3) Make every particular part Dr. to Stock for its quantity (which mention in your inner column) and value respectively.

(4) Beginning these particulars with cash, you must, as in Stock, make Cash Dr per contra Cr. and then beneath in small hand, on the debtor side put the year and day of the month, and the folium of the Journal, and then write, To Stock in ready money, expressing the sum: The like do with tobacco, pepper, &c.

New-York, January 1, 1802. 2

(5) After this is done, you must next (because you stand indebted to several persons) make stock Dr. to sundry accompts for the sum of all your debts.

(6) Make each particular man Cr. by stock (on the Creditor side) for the sum which you owe him; observing also, the date and folium. This is posting.

2. The left hand page of the Ledger is always the Debtor side, and the right hand page is always the Creditor side.

3. No merchant erects an accompt of himself in the Ledger, because his own Stock stands for him.

£.

2

1 Cash Dr. to Holland - - - - - - - £.22 0 0
2 For 3 pieces, qt. 132 ells, at 3s. 4d. per ell for ready money - - - - - - - - - - - - - - - 22

3

5 Brandon George Dr. to French wine - - £.57 0 0
2 For 2 hhds. at 28*l.* 10*s.* per hhd. to pay in one month 57

4

5 Oporto wine Dr. to Thomas Preston - - £.35 0 0
3 For 5 hhds. at 7*l.* per hhd. - - - - - - - - - - 35

5

5 Samuel Fairman, Dr. to French wine - - £.28 0 0
2 For 1 hhd. at 28*l.* per hhd. - - - - - - - - - 28

6

5 Elias Skinner, Dr. to Oporto wine - - £.27 0 0
5 For 3 hhds. at 9*l.* per hhd. to pay the 12th instant - - 27

7

1 Cash Dr. to Robert Johnson - - - - - £.100 0 0
3 Received in part - - - - - - - - - - - - - - 100

8

4 Humphrey Parsons Dr. to Cash - - - £.100 0 0
1 Paid in full - - - - - - - - - - - - - - 100

9

6 Lisbon wine Dr. to Broad Cloth - - - £.49 0 0
2 For 7 hhds. at 7*l.* per hhd. bought of Elias Ingram, for which I sold him 5 pieces of broad cloth, qt. 96 yards, at 10s. 2½d. per yard, amounting to the same sum - 49

10

6 William Lowfield, Dr. to Hops - - - - £.66 3 0
2 For 10 bags, qt. 31 C. 2 qrs. at 2*l.* 2*s.* per C. - - - - 66 3

11

4 Humphrey Parsons Dr. to Lisbon Wine - £.16 0 0
6 For 2 hhds. at 8*l.* per hhd. - - - - - - - - - 16

12

1 Cash Dr. to Elias Skinner - - - - - £.27 0 0
5 Received in full - - - - - - - - - - - - - - 27

						£.		
	3	New-York, January 13, 1802.						
1 1 6	Cash Dr. to Lisbon Wine - - - - - -	£.	25	10	0			
	For 3 hhds. at 8*l.* 10*s.* per hhd. - - - - - - - - -							
	14							
1 1 1	Tobacco Dr. to Cash - - - - - - - -	£.	298	0	0	25	10	—
	For 20 hhds. qt. 74 C. 2 qrs. at 4*l.* per C. - - - - -							
	15							
6 1 1	Thomas Johnson Dr. to Sundry Accompts	£.	256	14	3¾	298	—	—
	To tobacco, for 10 hhds. qt. 37 C. 1 qr. 15 lb. at 4*l.* 12*s.* per C. - - - - - -		171	19	3¾			
2	To French wine for 3 hhds. at 28*l.* 5*s.* per hhd.		84	15	0			
	16							
1 1 3	Cash Dr. to Robert Johnson - - - - -	£.	100	0	0	256	14	3¾
	Received in part - - - - - - - - - - - - - -							
	17							
4 1 1	William Baker Dr. to Cash - - - - -	£.	150	0	0	100	—	—
	Paid in full - - - - - - - - - - - - - - - -							
	18							
1 1 4	Cash Dr. to Capt. John Smith - - - -	£.	580	0	0	150	—	—
	Received in full - - - - - - - - - - - - - - -							
	19							
6 1 3	Stuffs Dr. to John Herbert - - - - - -	£.	20	0	0	580	—	—
	For 20 pieces, qt. 240 yards, at 20d. per yard - - -							
	20							
6 1 1	John Hammond Dr. to Tobacco - - - -	£.	167	0	5	20	—	—
	For 10 hhds. qt. 37 C. 0 qrs. 13lb. at 4*l.* 10*s.* per C. he to pay as follows, viz							
	On February the 9th next - - -	£.	67	0	5			
	In 3 months - - - - - - - - -		100	0	0			
	21							
4 1 6	Capt. William Andrews Dr. to Stuffs -	£.	24	0	0	167	—	5
	For 20 pieces, qt. 240 yards, at 2s. per yard - - - -							
	22							
7 1 1	Robert Moore Dr. to Sundry Accompts -	£.	533	6	3	24	—	—
	To tobacco for 19 hhds. qt. 63 C. 1 qr. 14lb. at 4*l.* 15*s.* per C. - - - - - -		301	0	7½			
1	To pepper, for 48 bags, qt. 1026lb. at 17d. per lb. - - - - - - - - - - - - - -		72	13	6			
2	To hops, for 20 bags, qt. 77 C. 3 qrs. 12lb at 2*l.* 1*s.* per C. - - - - - - - - -		159	12	1½			
	Canary Dr. to Robert Moore - - - -	£.	500	0	0			
2 1 7	For 20 pipes, at 25*l.* per pipe - - - - - - - - -					533	6	3
						500	—	—

New-York, January 23, 1802. 4

					£.
1	Sundry Accompts Drs. to Canary, for 20 pipes, at 28*l.* per pipe, sold John Osborne	560	0	0	
7	Cash received in part - - - - - - - - -	290	0	0	
2	John Osborne for the remainder - - -	270	0	0	560
	24				
7	Richard Remnant, Dr. to Canary - - £.	432	0	0	
2	For 16 pipes, at 27*l.* per pipe, to pay in 3 months - -				432
	25				
1	Sundry Accompts Drs. to Richard Remnant £.	432	0	0	
9	viz. Cash received for early payment - - £.	426	13	4	
7	Profit and loss for the rebate on 432*l.* for 3 months, at 5 per cent.	5	6	8	
					432
	26				
6	William Lowfield Dr. to Shalloon - - £.	12	10	0	
3	For 7 pieces, qt. 100 yards, at 2s. 6d. per yard - -				12 10
	27				
7	Paper Dr. to Martin Unwin - - - - - £.	500	0	0	
7	For 1000 reams at 10s. per ream, for which I am to pay as follows,				
	Within 1 month - - - -	100	0	0	
	2 months - - - -	100	0	0	
	3 months - - - -	300	0	0	
					500
	28				
7	Martin Unwin Dr. to Sundry Accompts £	500	0	0	
1	viz. To Cash - - - - - - - - - -	495	1	1½	
9	To profit and loss, for the rebate, on 500. at 5 per cent. - - - - - -	4	18	10½	
					500
	29				
8	Norwich Crape Dr. to Robert Uxley - £	280	0	0	
8	For 100 pieces, qt. 1600 yards. at 3*s.* 6*d.* per yard -				280
8	Robert Uxley Dr. to Paper - - - - -	262	10	0	
7	For 500 reams, at 10*s.* 6*d* per ream - - - - -				262 10
	30				
	Sundry Accomps Drs. to Norwich Crape for 40 pieces, qt. 640 yards, at 4*s* per yard,	128	0	0	
1	viz. Cash received in Part - - - - -	28	0	0	
6	William Lowfield, for William Warner's Assignment on him - -	50	0	0	
4	William Warner for the remainder, to stand 3 months - - - - -	50	0	0	
					128

					£
5	New-York, January 31, 1802.				
5 1	House Expences Dr. to Cash - - - -	£37	13	3	
1	For sundry charges paid this month, as per Book of House-Expences - - - - - - - - - - - -				37 13 3
	February 1.				
5 1	Elias Skinner Dr. to Sundry Accompts	£154	0	0	
6	viz. To Lisbon Wine, for 2 hhds. at 8*l.* per hhd.	16	0	0	
5	To Oporto Wine, for 2 hhds. at 9*l.* per hhd.	18	0	0	
2	To French Wine, for 4 hhds. at 30*l.* per hhd.	120	0	0	
					154
	Sundry Accompts Drs. to Elias Skinner.	£110	0	0	
1	viz. Cash received in Part - - - - - -	90	0	0	
7 5 1	Martin Unwin, for E. Skinner's Assignment on him, payable to me	20	0	0	
					110
	2				
	Sundry Accompts Drs. to Isaac Reynolds	£330	0	0	
8	viz. Duroy, for 40 pieces, qt. 600 yards, at 6*s.* per yard - - - - - - -	180	0	0	
8 1	Sagathee for 100 pieces, qt. 1200 yds. at 2*s.* 6*d.* per yard - - - - -	150	0	0	
					330
8 1	Isaac Reynolds, Dr. to Sundry Accompts -	120	0	0	
1	viz. To Cash paid him in part for the above mentioned goods - - - - -	100	0	0	
7	To Martin Unwin, for Skinner's Note on him payable to Reynolds - -	20	0	0	
					120
	3				
1 9	Cash Dr. to Thomas Shaw - - - - - -	£100	0	0	
	Received of John James for the use of T. Shaw - -				100
	4				
9 1	Thomas Shaw Dr. to Cash - - - - - -	£100	0	0	
	Paid to William Smith, by Order of T. Shaw - - -				100
	5				
1 5	Cash Dr. to Brandon George - - - -	£57	0	0	
	Received in full - - - - - - - - - - - - - -				57
	6				
1 3	Cash Dr. to Thomas Preston, - - - -	£65	0	0	
	Received in full - - - - - - - - - - - - - -				65
	7				
5 3	Oporto Wine Dr. to Thomas Preston, - -	£90	0	0	
	For 10 hhds. at 9*l.* per hhd. to pay May 14 next - -				90

New-York, February 8, 1802.

					£.	
1	Cash Dr. to Sundry Accounts	£	110	3 0		
3	viz, to Drugget, for 5 pieces, qt. 60 yards, at 4s. 4d. per yard		13	0 0		
2	To Broad Cloth, for 5 pieces, qt. 85 yards, at 11s. per yard		46	15 0		
2	To Holland, for 12 pieces, qt. 252 ells, at 4s. per ell		50	8 0		
					110	3
	9					
1	Sundry Accompts Drs. to John Hammond,	£	67	0 0		
9	viz. Cash received in Part		67	0 0		
6	Profit and loss abated him		0	0 5		
					67	5
	10					
9	Serge Dr. to Sundry Accompts 100 pieces qt. 1400 yards, at 1s. per yard		70	0 0		
1	viz, To Cash paid in Part		20	0 0		
4	To William Baker, for the rest to be paid the 20th instant		50	0 0		
					70	
	11					
6	Lisbon Wine Dr. to Sundry Accompts, for 40 hhds. at 7l. per hhd.		280	0 0		
7	viz. To Paper, for 200 reams, at 11s. per ream		110	0 0		
1	To Cash paid in part		70	0 0		
7	To Robert Moore for the rest, to be paid on demand		100	0 0		
					280	
	12					
5	Brandon George Dr. to Lisbon Wine	£	32	0 0		
6	For 4 hhds at 8l. per hhd.				32	
	13					
8	Robert Uxley Dr. to Serge	£	8	15 0		
9	For 10 pieces, qt. 140 yards, at 15d. per yard				8	15
	14					
10	Samuel Grainger, Dr. to Sundry Accompts	£	78	11 0		
8	viz. To Norwich Crape, for 4 pieces, qt. 64 yards, at 4s. per yard		12	16 0		
8	To Duroy, for 10 pieces, qt. 150 yards, at 6s. 6d. per yard		48	15 0		
8	To Sagathee, for 10 pieces, qt. 120 yards, at 2s. 10d. per yard		17	0 0		
					78	11
1	Cash Dr. to Samuel Grainger	£	28	11 0		
10	Received in part for the above goods				28	11

7 New-York, February 15, 1802.

Sundry Accompts Drs. to Robert Uxley £620 0 0

2 viz French Wine, for 10 hhds. at 30*l* per hhd. - - - - - - - - - - 303 0 0
2 Canary, for 10 pipes, at 25*l*. per pipe 250 0 0
6 Lisbon Wine, for 10 hhds. at 7*l*. per hhd. 70 0 0
8

620

8 Robert Uxley Dr. to Sundry Accompts . £257 10 0
1

1 viz To Cash paid him in part 100 0 0
7 To Paper for 300 reams, at 10*s*. 6*d*. per ream 157 10 0

257 10

16

1 Tobacco Dr. to Sundry Accompts, for 20 hhds. qt 76 *C*. 1 qr. 14℔. at 4*l*. 10*s*. per *C*. 343 13 9
1

1 viz. To Cash paid in part 113 13 9
3 To John Herbert, for the clearing of a debt of 230 0 0

343 13 9

17

7 Martin Unwin Dr. to Tobacco . . . £.381 17 6
1 For 20 hhds. qt. 76 C. 1 qr. 14℔ at 5*l*. per C. . . . .
1

381 17 6

18

1 Cash Dr. to Elias Skinner . . . . . £.44 0 0
1 Received in full . . . . . .
5

44

19

8 Isaac Reynolds Dr. to Sundry Accompts £.252 0 0
1

6 viz. To Lisbon Wine, for 14 hhds at 8*l*. per hhd. 112 0 0
2 To Canary, for 5 pipes, at 28*l*. per pipe 140 0 0

252

The balance of our accompts to be paid in 6 months.

20

4 William Baker, Dr. to Cash . . . . £.50 0 0
1 Paid him in full . . . . . .
1

50

New-York, February 21, 1802.

Sundry Accompts Drs. to Thomas Shaw £.232 3 4

viz. Hops, for 44 bags, wt. 132C. 2qrs. 0lb. at 28s. per C. 185 10 0
Drugget, for 20 pieces, qt. 280 yards, at 3s. 4d. per yard 46 13 4

232 3 4

Thomas Shaw Dr. to Sundry Accompts £.232 3 4

viz. To Oporto Wine for 10 hhds. at 11l. per hhd. 110 0 0
To Lisbon Wine, for 7 hhds. at 8l. per hhd. 56 0 0
To Cash for the overplus paid him 66 3 4

232 3 4

Note, In the Cash Book there is an error made by the placing of the above-mentioned 66l. 3s. 4d. on the Dr. side instead of the Cr. side. And therefore, as no erasements are to be made in your books of accompts, this error can be corrected no other way than by making another error of the same sum to balance it on the Cr. side. This error was made on purpose to show the learner how he must correct an error made in the like case.

22

William Baker, Dr. to Cash . . . . £.500 0 0
For so much lent him upon bond, for 6 months, at 5 per cent 500

23

Cash Dr. to John Osborne . . . . £.270 0 0
Which sum I have received this day of James Jenkins, by an assignment on J. Jenkins, by J. Osborne . . 270

24

Capt. William Andrews Dr. to Robert Johnson . . . . . £.246 0 0
For my Assignment on R. Johnson payable to W. Andrews 246

25

Robert Moore Dr. to cash . . . . . £.66 13 9
For a draft on me by R. Moore, payable to John Ash, or order 66 13 9

26

Sundry Accomps Drs. to Samuel Grainger £50 0 0

viz. Cash received of S. Grainger 6 5 0
Profit and Loss abated in composition 43 15 0

50

27

Robert Uxley Dr. to Duroy £48 15 0
For 10 pieces, qt. 150 yards, at 6s. 6d. per yard . . 48 15

28

House-Expences Dr. to Cash £70 12 11
For sundry charges paid this month, as per Book of House-Expences 70 12 11

END OF JOURNAL, A.

TRIAL BALANCE.....LEDGER A.

Dr. £.	s.	d.		Cr.	£.	s.	d.
535	13	—	Stock	1	10830	14	10¼
1043	2	4	Cash	1	2337	18	1½
939	11	—	Tobacco	1	1021	17	10¼
68	8	—	Pepper	1	72	13	6
1150	—	—	Canary	2	1132	—	—
404	4	3¼	Hops	2	225	15	1½
570	—	—	French wine	2	289	15	—
57	12	—	Holland	2	72	8	—
90	—	—	Broad cloth	2	95	15	—
11	13	4	Shalloon	3	12	10	—
57	3	4	Drugget	3	13	—	—
100	—	—	Thomas Preston	3	190	—	—
476	—	—	Robert Johnson	3	446	—	—
250	—	—	John Herbert	3	250	—	—
580	—	—	Capt. John Smith	4	580	—	—
270	—	—	Capt. William Andrews	4	270	—	—
116	—	—	Humphrey Parsons	4	100	—	—
700	—	—	William Baker	4	200	—	—
50	—	—	William Warner	4	15	13	—
89	—	—	Brandon George	5	57	—	—
108	6	2	House-expences	5			
125	—	—	Oporto wine	5	155	—	—
28	—	—	Samuel Fairman	5			
181	—	—	Elias Skinner	5	181	—	—
399	—	—	Lisbon wine	6	257	10	—
128	13	—	William Lowfield	6			
256	14	3¾	Thomas Johnson	6			
20	—	—	Stuffs	6	24	—	—
167	—	5	John Hammond	6	67	—	5
600	—	—	Robert Moore	7	600	—	—
270	—	—	John Osborne	7	270	—	—
432	—	—	Richard Remnant	7	432	—	—
500	—	—	Paper	7	530	—	—
901	17	6	Martin Unwin	7	520	—	—
280	—	—	Norwich crape	8	140	16	—
577	10	—	Robert Uxley	8	900	—	—
372	—	—	Isaac Reynolds	8	330	—	—
180	—	—	Duroy	8	97	10	—
150	—	—	Sagathee	8	17	—	—
332	3	4	Thomas Shaw	9	332	3	4
70	—	—	Serge	9	8	15	—
49	2	1	Profit and loss	9	4	18	10½
78	11	—	Samuel Grainger	10	78	11	—
23159	5	1			23159	5	1

A.	I.	R.
Andrews Cap. William 4	Johnson Robert - - 3	Remnant Richard - 7
	Johnson Thomas - 6	Reynolds Isaac - - 8
B.	**K.**	**S.**
Broad cloth - - - 2		Stock - - - - - - 1
Baker William - - 4		Shalloon - - - - 3
Balance - - - - - 10		Smith Capt. John - 4
		Skinner Elias - - 5
		Stuffs - - - - - - 6
		Sagathee - - - - 8
		Shaw Thomas - - 9
		Serge - - - - - - 9
C.	**L.**	**T.**
Cash - - - - - - 1	Lisbon wine - - 5	Tobacco - - - - - 1
Canary - - - - - 2	Lowfield William - 6	
Cloth broad - - - 2		
Crape Norwich - - 8		
D.	**M.**	**V.**
Drugget - - - - - 3	Moore Robert - - 7	Unwin Martin - - 7
Duroy - - - - - - 8		Uxley Robert - - 8
E.	**N.**	**W.**
	Norwich crape - - 8	Wine Canary - - 2
		Wine French - - 2
		Warner William - 4
		Wine Oporto - - 5
		Wine Lisbon - - 6
F.	**O.**	**X.**
French Wine - - 2	Oporto wine. - - - 5	
Fairman Samuel - 5	Osborne John - - 7	
G.	**P.**	**Y.**
George Brandon - 5	Pepper - - - - - 1	
Grainger Samuel - 10	Preston Thomas - 3	
	Parsons Humphrey - 4	
	Paper - - - - - 7	
	Profit and Loss - - 9	
H.		**Z**
Hops - - - - - - 2		
Holland - - - - - 2		
Herbert John - - 3		
House expences - 5		
Hammond John - 6		

Dr. Stock

				£.		
1802.						
Jan. 1		To Sundry Accompts - - - - - - - -	—	535	13	—
Feb. 28	R	To Balance, for the nett proceeds of my whole estate - - - - - - - - - -	10	10513	5	4¼
				11048	18	4¼

Note 1. The first line on this side contains the whole of what you owed at your first setting out in trade.
2. The balance contains the whole of your estate, in goods, cash, and debts, due to you at the closing of your books.
3. Every entry in the ledger must contain so much of the transaction as may be wrote in one line, and no more; though for necessity's sake, two lines are often used here.

Dr. Cash

1802.						
Jan. 1	1	To Stock - - - - - - - - - - - -	1	8000	—	—
31		To Sundry Accompts, received this month	—	1599	3	4
Feb. 8		To Sundry Accompts, received this month	—	837	19	—
				10437	2	4

Dr. Tobacco

			Hhds	C.	qr.	lb.	Mark			
1802.										
Jan. 1	1	To Stock, at 4*l.* 14s. per C.	19	63	1	14	IC	1	297	17	3
14	3	To Cassh, at 4*l.* per C.	20	74	2	0	IH	1	298	—	—
Feb. 16	7	To Sundry Accompts, at 4*l.* 10s. per C. - - - -	20	76	1	14	IH	—	343	13	9
28	R	To Profit and Loss gained by this Accompt .						9	82	6	10¼
			59	214	1	0			1021	17	10¼

Note, All accompts of goods are balanced either by profit and loss for the gain or loss on the sale thereof; or by balance for what remains unsold: or by both; in the present case, the tobacco is all sold, and therefore balanced only by profit and loss for the gain, which is very easily obtained; for as the Dr. side contains the prime cost of the goods, that is what you gave

Dr. Pepper

			Bags.	lb.			
1802.							
Jan. 1	1	To Stock, at 16d. per ℔. - - -	48	1026	1	68	8 —
Feb. 28	R	To Profit and Loss gained by this accompt - - - - - - - -			9	4	5 6
						72	13 6

1802		Per Contra Cr.			£		
Jan. 1	1	By Sundry Accompts - - - - - - -			10830	14	10¼
*Feb.*28	R	By Profit and Loss gained by two months trading - - - - - - - - - - - - - -		9	218	3	6
					11040	18	4¼

Note, The first line on this side contains the whole of your estate, viz. goods, cash, and debts due to you at your first setting out in trade.
2. The Profit and Loss contains the whole of your gain at the closing of your books.

1802		Per Contra Cr.					
Jan. 31	—	By Sundry Accompts, paid this month - -		—	1080	14	4½
Feb 28	—	By Sundry Accompts, paid this month - -		—	1257	3	9
	R	By Balance remaining in hand, carried to the next Ledger - - - - - - - - -		10	8099	4	2½
					10437	2	4

Note, The balance of this accompt (if any) is placed always on the Cr. side, and shows what money is remaining in your hands; and the reason is very obvious, because no man can pay more than he receives.

1802		Per Contra Cr.	Hhds.	C. qr. lb.	Mark				
Jan. 15	3	By Thomas Johnson, at 4*l.* 12s. per C. for - - -	10	37 1 15	IH	6	171	19	3¾
20	3	By John Hammond at 4*l.* 10s. per C. for - - -	10	37 0 13	IH	6	167	—	5
22	3	By Robert Moore, at 4*l.* 15s. per C. for - - - -	19	63 1 14	IC	7	301	—	7½
Feb. 17	7	By Martin Unwin, at 5*l.* per C. for - - - - -	20	76 1 14	IH	7	381	17	6
			59	214 1 0			1021	17	10¼

for them, and the Cr. side what they were sold for; so, if the Cr. side be the greater, the difference between them is the gain; but if it should happen that the Dr. side is greater (as it does sometimes, through decay of goods, or the market price falling) then the difference is the loss, and will always fall on the Cr. side.

1802		Per Contra Cr.	Bags.	lb.				
Jan. 22	3	By Robert Moore, at 17d. per ℔. for	48	1026	7	72	13	6

1802 **Dr. Canary**

			Pipes	Mark.		£.		
Jan. 1	1	To Stock, at 25*l.* per pipe - - -	16	I L	1	400	—	—
22	5	To Robert Moore, at 25*l.* per pipe	20	R M	7	500	—	—
Feb. 15	7	To Robert Uxley, at 25*l.* per pipe -	10	R U	8	250	—	—
28	R	To profit & loss gained by this accompt			9	107	—	—
			46			1257	—	—

Note, Here it appears that the goods are not all sold, and therefore before you can tell the gain or loss, you must first find the value of the goods that are unsold at prime cost, and add to it the value of the goods that have been sold (for the whole quantity must stand on both sides, be the value less or more) then the difference, as before, will be the gain or loss on the sale of those goods.

1802 **Dr. Hops**

			Bags	C.	qr.	lb.	Mark		£.		
Jan. 1	1	To Stock, at 2*l.* per C. for	30	109	1	12	S C	1	218	14	3¼
Feb. 21	8	To Thomas Shaw, at 1*l.* 8s. per C. for - - - - - -	44	132	2	0	T S	9	185	10	—
28	R	To Profit and Loss gained by this accompt - - -						9	7	—	10¼
			74	241	3	12			411	5	1½

Note, Hence appears the usefulness of having goods marked, when they have been purchased of several persons at different times and prices.

1802 **Dr. French**

			Hhds.	Mark		£.		
Jan. 1	1	To Stock, at 27*l.* per Hhd. for -	10	B A	1	270	—	—
Feb. 15	7	To Robert Uxley, at 30*l.* per Hhd. for	10	R U	8	300	—	—
28	R	To Profit and Loss gained by this Accompt - - - - - - - - -			9	19	15	—
			20			589	15	—

Dr. Holland

1802

			Pcs.	Ells		£.		
Jan. 1	1	To Stock, at 3s. per ell - - - -	20	384	1	57	12	—
Feb. 28	R	To Profit and Loss, gained by this accompt - - - - - -			9	14	16	—
			20	384		72	8	—

1802 **Dr. Broad**

			Pcs.	Yds.		£.		
Jan. 1	1	To Stock at 10s. per yard - - -	10	180	1	90	—	—
Feb. 28	R	To Profit and Loss, gained by this accompt - - - - -			9	5	15	—
			10	180		95	15	—

1802		Per Contra	Pipes	Marks		£		
			Cr.					
Jan. 23	4	By Sundry Accompts, at 28*l.* per pipe, for	20	R M	—	560	—	—
24	4	By Richard Remnant, at 27*l.* per pipe, to pay in 3 months	16	I L	7	432	—	—
Feb. 19	7	By Isaac Reynolds, at 28*l.* per pipe, for	5	R U	8	140	—	—
28	R	By Balance, remaining unsold, at 25*l.* per pipe	5	R U	10	125	—	—
			46			1257	—	—

1257

1802		Per Contra	Bags	C.	qr.	lb.	Mark				
			Cr.								
Jan. 10	2	By William Lowfield at 2*l.* 2s. per C. for	10	31	2	0	S C	6	66	3	—
22	4	By Robert Moore, at 2*l.* 1s. per C. for	20	77	3	12	S C	7	159	12	1½
Feb. 28	R	By Balance unsold, at 1*l.* 8s. per C. for	44	132	2	0	T S	10	185	10	—
			74	241	3	12			411	5	1½

1802		Wine	Hhds.	Mark		£		
			Cr.					
Jan. 3	2	By Brandon George, at 28*l.* 10s. per hhd. for	2	BA	5	57	—	—
5	2	By Samuel Fairman, at 28*l.* per hd. for	1	BA	5	28	—	—
15	3	By Thos. Johnson, at 28*l.* 5s. per hd. for	3	BA	6	84	15	—
Feb. 1	5	By Elias Skinner, at 30*l.* per hhd. for	4	BA	5	120	—	—
28	R	By Balance unsold, at 30*l.* per hhd.	10	RU	10	300	—	—
			20			589	15	

1802		Per Contra	Pcs.	Ells		£		
			Cr.					
Jan. 2	2	By Cash, at 3s. 4d. per ell, for	8	132	1	22	—	—
Feb. 8	6	By Cash, at 4s. per ell, for	12	252	1	50	8	—
			20	384		72	8	—

1802		Cloth	Pcs.	Yds.		£		
			Cr.					
Jan. 9	2	By Lisbon wine, at 10s. 2½d per yard	5	96	6	49	—	—
Feb. 28	6	By Cash, at 11s. per yard	5	85	1	46	15	—
		Note, Here is a yard gained by the difference of measurement	10	181		95	15	—

1802		Dr. Shalloon	Pcs.	Yds		£.		
Jan. 1	1	To Stock, at 2s. 4d. per yard for -	7	100	1	11	13	4
Feb. 28	R	To Profit and Loss, gained by this Accompt - - - - -			9	—	16	8
						12	10	

1802		Dr. Drugget	Pcs.	Yds.	Mark				
Jan. 1	1	To Stock, at 3s. 6d. per yard for	5	60	T L	1	10	10	—
Feb. 21	8	To Thomas Shaw, at 3s. 4d. per yard, for - - - -	20	280	T S	9	46	13	4
28	R	To Profit and Loss, gained by this Accompt - - -				9	2	10	—
			25	340			59	13	4

1802		Dr. Thomas				
Jan. 1	1	To Stock - - - - - - -	1	100	—	—
Feb. 28	R	To Balance due to him to pay May 14, next	10	90	—	—
				190	—	—

Note, 1. The Dr. side of any man's accompt shows what he stands indebted to you; and the Cr. side shows what you stand indebted to him: And when the Cr. side exceeds the Dr. (as in this case) the balance of the accompt must be placed on the Dr. side, and shows what you are really indebted to him.
2. The price per hhd. Piece, yard, ell, &c. and the quantity of any sort of goods, are never put under any man's name in the Ledger.

1802		Dr. Robert				
Jan. 1	1	To Stock - - - -	1	476	—	—
Error	R	To Balance due to him . . .	10	30	—	—
				506	—	—

Note, 1. This error was designedly made, to show the young book-keeper how to correct it; which see on the Cr. side.
2. The last line but one, having the index to it, shows that it was inserted, in order to balance the error committed on the Dr. side of this accompt.

1802		Dr. John				
Jan. 1	1	To Stock	1	250	—	—

Per Contra Cr.

			Pcs.	Yds.		£.		
1802		By William Lowfield, at 2s. 6. per						
Jan. 26	4	yard, for . . .	7	100	6	12	10	—

Per Contra Cr.

			Pcs.	Yds.	Mark		£.		
1802									
Feb. 8	6	By Cash, at 4s. 4d. per yard, for	5	60	T L	1	13	—	—
28	R	By Balance, unsold, at 3s. 4d. per yard, for . .	20	280	T S	10	46	13	4
			25	340			59	13	4

Preston Cr.

1802						
Jan. 4	2	By Oporto wine	5	35	—	—
Feb. 6	5	By Cash received in full . . .	1	65	—	—
7	5	By Oporto wine, to pay May 14 next . .	5	90	—	—
				190	—	—

Johnson Cr.

1802.						
Jan. 7	2	By Cash, received in part . . .	1	100	—	—
16	3	By Cash, received in part . . .	1	100	—	—
Feb. 24	8	By Capt. William Andrews, for my draft on R. Johnson, payable to W. Andrews .	4	246	—	—
☞	R	By Error on the Dr. side - . .		30	—	—
28	R	By Balance due to me	10	30	—	—
				506	—	—

Herbert Cr.

1802.						
Jan. 12	3	By Stuffs	6	20	—	—
Feb. 16	7	By Tobacco	1	230	—	—
				250	—	—

				£.
1802.		Dr. Capt. John		
Jan. 1	1	To Stock, to pay the 18th instant	1	580

1802.		Dr. Capt. William		
Jan. 21	3	To Stuffs	6	24
Feb. 24	8	To Robert Johnson, for my draft on him, payable to W. Andrews	3	246
				270

1802.		Dr. Humphrey		
Jan. 8	2	To Cash paid in full	1	100
11	2	To Lisbon wine	6	16
				116

Note, When the Dr. side of any man's accompt exceeds the Cr. side, the balance thereof must be placed on the Cr. side, and shows what he is indebted to you.

1802.		Dr. William		
Jan. 17	3	To Cash, paid in full	1	150
Feb. 20	7	To Cash, paid in full	1	50
22	8	To Cash, for 500*l.* lent him on bond, for 6 months, at 5 per cent.	1	500
				700

1802.		Dr. William		
Jan. 30	4	To Norwich crape, to pay in 3 months.	8	50

		Smith		Cr.		£		
1802								
Jan. 18	3	By Cash received in full	- - -		1	580	—	—

		Andrews		Cr.				
1802								
Jan. 1	1	By Stock	- - - - -		1	270	—	—

		Parsons		Cr.				
1802								
Jan. 1	1	By Stock, to pay the 8th instant	- -		1	100	—	—
Feb. 28	R	By Balance due to me	- -		10	16	—	—
						116	—	—

		Baker		Cr.				
1802								
Jan. 1	1	By Stock, to pay the 17th instant	- -		1	150	—	—
Feb. 10	6	By Serge, to pay the 20th instant	- -		9	50	—	—
28	R	By Balance, due to me on bond	-		10	500	—	—
						700	—	—

		Warner		Cr.				
1802								
Jan. 1	1	By Stock	- - - - -		1	15	13	—
Feb. 28	R	By Balance, due to me, to be paid April 30, next	- - - - -		10	34	7	—
						50	—	—

1802		Dr. Brandon			£.		
Jan. 3	2	To French wine, to pay in 1 month - -		2	57	—	—
Feb. 12	6	To Lisbon wine - - - -		6	32	—	—
					89	—	—

1802		Dr House					
Jan. 31	5	To Cash for sundry charges this month -		1	37	13	3
Feb. 28	8	To Cash for sundry charges this month -		1	70	12	11
					108	6	2

1802		Dr. Oporto	Hhds	Mark				
Jan. 4	2	To Thomas Preston at 7*l.* per hhd.	5	T P	3	35	—	—
Feb. 7	5	To Thomas Preston at 9*l.* per hhd.	10	T P	3	90	—	—
28	R	To profit & loss gained by this accompt			9	30	—	—
			15			155	—	—

1802		Dr. Samuel				
Jan. 5	2	To French wine - - -	2	28	—	—

1802		Dr. Elias				
Jan. 6	2	To Oporto wine, to pay the 12th instant -	5	27	—	—
Feb. 1	5	To Sundry Accompts - - -		154	—	—
				181	—	—

1802.		George	Cr.		£.		
Feb. 5	5	By Cash, received in full - - -		1	57	—	—
28	R	By Balance due to me - - - -		10	32	—	—
					89	—	—

1802.		Expences	Cr.				
Feb. 28	R	By Profit and Loss - - -		9	108	6	2

Note, This accompt must not be balanced by any thing else but profit and loss, because the several things that are made Drs. to Cash, are of no estimation in the mercantile way, but are an entire loss.

1802.		Wine	Cr.	Hhds.	Mark		£.		
Jan. 6	2	By Elias Skinner, at 9*l.* per hhd. for		3	T	P	5	27	—	—
Feb. 1	5	By Elias Skinner, at 9*l.* per hhd. for		2	T	P	5	18	—	—
21	8	By Thomas Shaw, at 11*l.* per hhd. for		10	T	P	9	110	—	—
				15				155	—	—

1802.		Fairman	Cr.				
Feb. 28	R	By Balance due to me - - - -		10	28	—	—

1802.		Skinner	Cr.				
Jan. 12	3	By Cash received in full - - -		1	27	—	—
Feb. 1	5	By Sundry Accompts - - - -			110	—	—
18	7	By Cash, received in full - -		1	44	—	—
					181	—	—

1802		Dr. Lisbon	Hhds.	Mark		£		
Jan. 9	2	To Broadcloth, at 7*l.* per hhd. for -	7	E I	2	49	—	—
Feb. 11	6	To sundry accompts, at 7*l.* per hhd. for	40	R M	—	280	—	—
15	7	To Robert Uxley, at 7*l.* per hhd. for	10	R U	8	70	—	—
28	R	To profit & loss gained by this accompt			9	33	10	—
			57			432	10	—

1802		Dr. William				
Jan. 10	2	To Hops - - - -	2	66	3	—
26	4	To Shalloon - - - -	3	12	10	—
30	4	To Norwich crape, for William Warner's assignment on him - -	8	50	—	—
				128	13	—

1802		Dr. Thomas				
Jan. 15	3	To Sundry Accompts - - -	—	256	14	8¾

1802		Dr. Stuffs	Pcs.	Yds.				
Jan. 19	3	To John Herbert, at 20d. per yard -	20	240	3	20	—	—
Feb. 28	R	To profit & loss gained by this accompt			9	4	—	—
						24	—	—

1802		Dr. John				
Jan. 28	3	To Tobacco, to pay at sundry times -	1	167	—	5

Wine — Cr.

1802.			Hhds.	Mark		£		
Jan. 11	2	By Humphrey Parsons at 8*l.* per hhd. for	2	E I	4	16	—	—
13	3	By Cash, 8*l.* 10s. per hhd. for	3	E I	1	25	10	—
Feb. 1	5	By Elias Skinner, at 8*l.* per hhd. for	2	E I	5	16	—	—
12	6	By Brandon George, at 8*l.* per hhd. for	4	R M	5	32	—	—
19	7	By Isaac Reynolds, at 8*l* per hhd. for	14	R M	8	112	—	—
21	8	By Thos. Shaw, at 8*l.* per hhd. for	7	R M	9	56	—	—
28	R	By Balance, unsold, at 7*l.* per hhd. for	25	RM 15 / RU 10	10	175	—	—
			57			432	10	—

Lowfield — Cr.

1802								
Feb. 28	R	By Balance due to me			10	128	13	—

Johnson — Cr.

1802								
Feb. 28	R	By Balance due to me			10	256	14	3¾

Per Contra — Cr.

1802.			Pcs.	Yds		£		
Jan. 21	3	By Capt. William Andrews, at 2s. per yard, for	20	240	4	24	—	—

Hammond — Cr.

1802.								
Feb. 9	6	By Sundry Accompts				67	—	5
28	R	By Balance due to me, payable April 20th next			10	100	—	—
						167	—	5

					£.		
1802		Dr. Robert					
Jan. 22	3	To Sundry Accompts - - - - -			533	6	3
Feb. 25	8	To Cash for his draft on me, paid to John Ash - - - - - - -		1	66	13	9
					600		
1802		Dr. John					
Jan. 23	4	To Canary - - - - -		2	270		
1802		Dr. Richard					
Jan. 24	4	To Canary, to pay in 3 months - - -		2	432		
1802		Dr. Paper	Reams.				
Jan. 27	4	To Martin Unwin, at 10s. per ream, to pay at sundry times, for - - -	1000	7	500		
Feb. 28	R	To Profit and Loss gained by this accompt - - - - - - - - - -		9	30		
			1000		530		
1802		Dr. Martin					
Jan. 28	4	To Sundry Accompts - - - -			500		
Feb. 1	5	To Elias Skinner, for E. Skinner's assignment on Unwin, payable to me - -		5	20		
17	7	To Tobacco - - - - - -		1	381	17	6
					901	17	6

1802.		Moore	Cr.		£.		
Jan. 22	3	By Canary - - - - - -		2	500	—	—
Feb. 11	6	By Lisbon wine, on demand - -		6	100	—	—
					600	—	—

1802		Osborne	Cr.				
Feb. 23	8	By Cash, received in full, by an assignment on James Jenkins - - -		1	270	—	—

1802.		Remnant	Cr.				
Jan. 25	4	By Sundry Accompts - - -		—	432	—	—

		Per Contra	Cr.				
1802.			Reams				
Jan. 29	4	By Robert Uxley, at 10s. 6d. per ream for	500	8	262	10	—
Feb. 11	6	By Lisbon wine, at 11s. per ream, for -	200	6	110	—	—
15	7	By Robert Uxley, at 10s. 6d. per ream, for	300	8	157	10	—
			1000		530	—	—

1802		Unwin	Cr.				
Jan. 27	4	By Paper - - - - - - -		7	500	—	—
Feb. 2	5	By Isaac Reynold's for E. Skinner's note on M. Unwin, now given to I. Reynolds - -		8	20	—	—
28	R	By Balance, due to me - - - -		10	381	17	6
					901	17	6

1802		Dr. Norwich	Pcs.	Yds.		£.		
Jan. 29	4	To Robert Uxley, at 3s. 6d. per yard	100	1600	8	280	—	—
Feby 28	R	To Profit and Loss, gained by this Accompt			9	17	12	—
						297	12	—

1802		Dr. Robert					
Jan. 29	4	To Paper	7	262	10	—	
Feb. 13	6	To Serge	9	8	15	—	
15	7	To Sundry Accompts		257	10	—	
27	8	To Duroy	8	48	15	—	
28	R	To Balance, due to him	10	322	10	—	
				900	—	—	

1802.		Dr. Isaac			
Feb. 2	5	To Sundry Accompts	—	120	—
19	7	To Sundry Accompts	—	252	—
				372	—

1802.		Dr. Duroy	Pcs.	Yds			
Feb. 2	5	To Isaac Reynolds, at 6s. per yard, for	40	600	8	180	—
28	R	To profit & loss, gained by this accompt			9	7	10
						187	10

1802.		Dr. Sagathee	Pcs.	Yds.			
Feb. 2	5	To Isaac Reynolds, at 2s. 6d. per yard, for	100	1200	8	150	—
28	R	To profit and loss, gained by this Accompt			9	2	—
						152	—

Crape — Cr.

1802			Pcs.	Yds.	£	s.	d.
Jan. 30	5	By Sundry accompts, at 4s. per yard for	40	640	128	—	—
Feb. 14	7	By Samuel Grainger, at 4s. per yard for	4	64	12	16	—
28	R	By Balance, unsold, at 3s. 6d. per yard for	56	896	156	16	—
			100	1600	297	12	—

Uxley — Cr.

1802			£	s.	d.
Jan. 29	4	By Norwich crape	280	—	—
Feb. 15	7	By Sundry Accompts	620	—	—
			900	—	—

Reynolds — Cr.

1802			£	s.	d.
Feb. 2	5	By Sundry Accompts	330	—	—
28	R	By Balance, due to me	42	—	—
			372	—	—

Per Contra — Cr.

1802			Pcs.	Yds.	£	s.	d.
Feb. 14	6	By Samuel Grainger, at 6s. 6d. per yd.	10	150	48	15	—
27	8	By Robert Uxley, at 6s. 6d. per yard	10	150	48	15	—
28	R	By Balance, unsold, at 6s. per yard	20	300	90	—	—
			40	600	187	10	—

Per Contra — Cr.

1802			Pcs.	Yds.	£	s.	d.
Feb. 14	6	By Samuel Grainger, at 2s. 10d. per yard	10	120	17	—	—
28	R	By Balance, unsold, at 2s. 6d. per yd.	90	1080	135	—	—
			100	1200	152	—	—

1802		Dr. Thomas			£.		
Feb. 4	5	To Cash, paid William Smith, by order of T. Shaw - - - - - - - - -		1	100	—	—
21	8	To sundry Accompts - - - - -		—	232	3	4
					332	3	4

1802		Dr. Serge	Pcs.	Yds.			
Feb. 10	6	To Sundry Accompts, at 1s. per yd.	100	1400	1	70	—	—
28	R	To Profit and Loss, gained by this Accompt - - - - -			9	1	15	—
						71	15	—

1802		Dr. Profit and				
Jan. 25	4	To Richard Remnant, lost by the Rebate of 432*l.* for 3 months, at 5 per Cent. - -	7	5	6	8
Feb. 9	6	To John Hammond, by an Abatement - -	6	—	—	5
— 26	8	To Samuel Grainger, abated in Composition	10	43	15	—
— 28	R	To House-Expences - - - - -	5	108	6	2
— —	R	To Stock gained by 2 months trading - -	1	218	3	6
				375	11	9

Note, This accompt is always made Dr. to Stock for the balance thereof, if there be a gain in the trade, and Cr. by Stock if there be a loss. And the reason is obvious enough: for if there be a gain, it is evident that the goods were sold for more than they were bought for, and therefore Stock must be Cr. by Profit and Loss for the same; the contrary, if there be a loss, which seldom happens to a careful trader.

Admit, therefore, a man's whole stock to consist of but one sort of goods; hence, as that is his stock, the prime cost thereof, and the gain must go together to balance the Cr. side, which will consist of what was sold at an advantageous price: for the difference between the prices of goods bought, and sold out advantageously, must be the profit arising from the sale of those goods; and as that must be placed on the Cr. side of Stock, so Profit and Loss must be Dr. to Stock for the same balance of gain, and not to any thing else.

For Example.

1. Suppose the merchant's whole stock should consist of pepper, which is worth 68*l.* 8s. page 1, then it must be

Pepper	Dr.	Stock	Cr.
To Stock - - - - - - 68*l.* 8s.		By Pepper - - - - - 68*l.* 8s.	

2. Suppose the pepper to be all sold upon trust to Robert Moore for 72*l.* 13s. 6d. then is

Robert Moore	Dr.	Pepper	Cr.
To pepper - - - - 72*l.* 13s. 6d.		By Robert Moore - 72*l.* 13s 6d.	

3. To balance this accompt; as there is a gain upon the sale of the sold pepper; so for that gain you must make

Pepper	Dr.	Profit and Loss	Cr.
To Profit and Loss - - 4*l.* 5s. 6d.		By Pepper - - - 4*l.* 5s. 6d.	

4. To balance the accompt of Profit and Loss, you must make

Profit and Loss	Dr.	Stock	Cr.
To Stock - - - - - 4*l.* 5s. 6d.		By Profit and Loss 4*l.* 5s 6d.	

5. Then because Robert Moore has not paid for the pepper, to balance his accompt, you must make

Balance	Dr.	Robert Moore	Cr
To Robert Moore 72*l.* 13s. 6d.		By Balance - - - 72*l.* 13s. 6d	

Lastly, To balance the whole accompt, you must make

Stock	Dr.	By Balance	Cr.
To balance - - - 72*l.* 13s. 6d.		By Stock - - - 72*l.* 13s. 6d.	

Shaw — Cr.

1802				£		
Jan. 3	5	By Cash, received of John James, for Shaw's use	1	100	—	—
21	8	By Sundry Accompts	—	232	3	4
				332	3	4

Per Contra — Cr.

1802			Pcs.	Yds				
Feb. 13	6	By Robert Uxley, at 15d. per yard	10	140	8	8	15	—
	R	By Balance unsold, at 1s. per yd.	90	1260	10	63	—	—
			100	1400		71	15	—

Loss — Cr.

1802						
Jan. 28	4	By Martin Unwin, gained by the Rebate of 500*l.* at 5 per Cent	7	4	18	10½
Feb. 28	R	By Tobacco	1	82	6	10¼
—	R	By Pepper	1	4	5	6
—	R	By Canary	2	107	—	—
—	R	By Hops	2	7	—	10¼
—	R	By French Wine	2	19	15	—
—	R	By Holland	2	14	16	—
—	R	By Broad Cloth	2	5	15	—
—	R	By Shalloon	3	—	16	8
—	R	By Drugget	3	2	10	—
—	R	By Oporto Wine	5	30	—	—
—	R	By Lisbon Wine	6	33	10	—
—	R	By Stuffs	6	4	—	—
—	R	By Paper	7	30	—	—
—	R	By Norwich Crape,	8	17	12	—
—	R	By Duroy	8	7	10	—
—	R	By Sagathee	8	2	—	—
—	R	By Serge	9	1	5	—
				375	11	9

Hence it appears, by taking a survey of these statings, that Stock stands Cr. both by Pepper for the prime cost, and by Profit and Loss for the Gain thereon; and that Stock is Dr. to Balance for the whole value of the said pepper sold to advantage, which is equal to the prime cost and profit taken together.

1802.		Dr. Samuel			£.		
Feb. 14	6	To sundry Accompts			78	11	—
1802.		Dr. Balance					
Feb. 28	R	To Cash remaining in hand, carried to the next Ledger	Marks.	1	8099	4	2½
—	R	To Canary, unsold, 5 pipes at 25*l.* per pipe	R U	2	125	—	—
—	R	To Hops, unsold, 44 bags, wt. 132 C. 2qrs. at 28s. per C.	T S	2	185	10	—
—	R	To French Wine, unsold, 10 hhds. at 30*l.* per hhd.	R U	2	300	—	—
—	R	To Drugget, unsold, 20 pcs. qt. 280 yds. at 3s. 4d. per yard	T S	3	46	13	4
—	R	To Robert Johnson, due to me		3	30	—	—
—	R	To Humph. Parsons, due to me		4	16	—	—
—	R	To William Baker due to me on bond		4	500	—	—
—	R	To William Warner due to me, to be paid April 30th next		4	34	7	—
—	R	To Brandon George, due to me		5	32	—	—
—	R	To Samuel Fairman, due to me		5	28	—	—
—	R	To Lisbon Wine, unsold, 25 hhds. at 7*l.* per hhd.	R M 15 R U 10	6	175	—	—
—	R	To William Lowfield, due to me		6	128	13	—
—	R	To Thomas Johnson, due to me		6	256	14	3¾
—	R	To John Hammond, due to me, to be paid April 20th next		6	100	—	—
—	R	To Martin Unwin, due to me		7	381	17	6
—	R	To Norwich crape, unsold, 56 ps. qt. 896 yds. at 3s. 6d. per yd.	R U	8	156	16	—
—	R	To Isaac Reynolds, due to me		8	42	—	—
—	R	To Duroy, unsold, 20 pieces qt. 300 yards, at 6s. per yard	I R	8	90	—	—
—	R	To Sagathee, unsold, 90 pieces qt. 1080 yds. at 2s. 6d. per yd.	I R	8	135	—	—
—	R	To Serge, unsold, 90 pieces, qt. 1260 yds. at 1s per yd.	W B	9	63	—	—
					10925	15	4¼

Note, 1. Every article under the head of Balance, on the Dr. side, is derived or brought from the Cr. side of that particular accompt, which is made Cr. by Balance.

2. These articles taken together, make up the whole of your present estate in money, goods, and debts due to you; and in your next books, that is, your Journal and Ledger, they must each of them be made Dr. to Stock, because each particular is a part thereof.

1802		Grainger Cr.		£.		
Feb. 14	6	By Cash, received in Part - - - - - -	1	28	11	—
26	8	By Sundry Accompts - - - - - - - -		50	—	—
				78	11	—

1802		Per Contra Cr.				
Feb. 20	R	By Thomas Preston, due to him, to be paid May 14 next - - - - - - - - - - -	3	90	—	—
—	R	By Robert Uxley, due to him - - - -	8	322	10	—
—	R	By Stock, for the nett proceed of my whole Estate - - - - - - - - - - - -	1	10513	5	4¼
				10925	15	4¼

Note, 1. Every article under the head of Balance on the Cr. side (the last only excepted) is derived or brought from the Dr side of that particular accompt which is Dr to Balance.

2. These articles taken together make up the whole of what you owe or stand indebted to others: and as your stock is obliged to make good those debts: so in your next Journal and Ledger, your stock must be made Dr. to every one of them, they being so many Crs. to whom you are obliged.

3. The last article only, where balance is made Cr. by Stock, shows the nett produce of your whole estate, and what you are really worth, when all your debts are paid.

This Balance is always placed on the Cr Side (except your debts should exceed) and in your next books Stock must be credited with the same, for the whole quantity and value, because each particular is Dr. to Stock for its respective quantity and value.

Lastly, If what you owe should at any time exceed your Cash, Goods unsold, and Debts due to you, it will then look very bad; and the Balance, which then must be placed on the Dr. Side, shows that you are so much worse than nothing, which sum, if it should be pretty large, will oblige you to call your creditors to a Composition, in order to enable you to carry on business again.

END OF LEDGER, A.

CASH-BOOK, A.

1802		Dr. Cash		£.		
Jan. 1	1	To Stock	1	8000	—	—
2	2	To Holland, received in full	2	22	—	—
7	2	To Robert Johnson, received in part	3	100	—	—
12	2	To Elias Skinner, received in full	5	27	—	—
13	3	To Lisbon wine, received in full	6	25	10	—
16	3	To Robert Johnson, received in part	3	100	—	—
18	3	To Capt. John Smith, received in full	4	580	—	—
23	4	To Canary, received in part	1	290	—	—
25	4	To Richard Remnant, received in full for his early payment	7	426	13	4
30	4	To Norwich crape, received in part of William Warner	8	28	—	—
				9599	3	4

1802		Dr. Cash				
Feb. 1	5	To Balance brought from the last month	—	8518	8	11½
1	5	To Elias Skinner, received in part	5	90	—	—
3	5	To Thomas Shaw, received of John James, for Shaw's use	9	100	—	—
5	5	To Brandon George, received in full	5	57	—	—
6	5	To Thomas Preston, received in full	3	65	—	—
8	6	To Sundry accompts received in full	—	110	3	—
9	6	To John Hammond, received in part	6	67	—	—
14	6	To Samuel Grainger, received in part	10	28	11	—
13	7	To Elias Skinner, received in full	5	44	—	—
Err. 21	8	To Thomas Shaw, received in full	9	66	3	4
23	8	To John Osborne, received in full of James Jenkins	7	270	—	—
26	8	To Samuel Grainger, received in full of a composition	10	6	5	—
				9422	11	3½

Note, 1. The last line but three, marked with error in the margin, was done on purpose to show the learner how to balance it in the like case; which see on the Cr. side.

2. The error must not be added with the rest of the money, when it is carried to the Ledger, because it was never received.

1802		Per Contra Cr.		£.		
Jan. 8	2	By Humphrey Parsons, paid in full - -	4	100	—	—
14	3	By Tobacco, paid in full - - -	1	298	—	—
17	3	By William Baker, paid in full - - -	4	150	—	—
28	4	By Martin Unwin, paid in full - - -	7	495	1	1½
31	5	By House-expences, for sundry charges this month - - - - - - -	5	37	13	3
—	R	By Balance, remaining in hand, carried to the next month - - - - -	—	8518	8	11½
				9599	3	4

1802		Per Contra Cr.				
Feb. 2	5	By Isaac Reynolds, paid in part - -	8	100	—	—
4	5	By Thomas Shaw, paid William Smith, by order of T. Shaw - - - - -	9	100	—	—
10	6	By Serge, paid in part - - - - -	9	20	—	—
11	6	By Lisbon wine paid in part - - -	6	70	—	—
15	7	By Robert Uxley, paid in part - -	8	100	—	—
16	7	By Tobacco paid in part - - -	1	113	13	9
20	7	By William Baker, paid in full - -	4	50	—	—
☞ 21	8	By Error on the Dr. side - - -	—	66	3	4
	8	By Thomas Shaw, paid in full - -	9	66	3	4
22	8	By William Baker, lent him on bond for 6 months, at 5 per cent. - - -	4	500	—	—
25	8	By Robert Moore, for his draft on me, payable to John Ash, or order - - - -	7	66	13	9
28	8	By House-expences, for sundry charges this month - - - - - - -	5	70	12	11
—	R	By Balance, remaining in hand, carried to the next month - - - - -	10	8099	4	2½
				9422	1	3½

Note, The last line but nine, having the index prefixed to it in the margin, shows that it was inserted to balance the error, committed on the Dr. side of this accompt.

2. The error must not be added with the restof the money, when it is carried to the Ledger, because it was never paid.

END OF CASH-BOOK, A.

BOOK OF HOUSE-EXPENCES, A.

Dr. House-Expences to Cash.

1802		£.	s.	d.	£.	s.	d.
Jan. 1	Paid for 3 rabbits	0	2	6			
2	a load of hay	1	16	0			
3	a Cheshire cheese, wt. 57lb at 4d. per lb	0	19	0			
4	a firkin of butter, wt. 56lb at 8d. per lb	1	17	4			
5	a load of Straw	1	7	0			
6	the baker's bill	0	17	0			
7	a suit of apparel	8	0	0			
					14	18	10
8	6 mahogany chairs	6	0	0			
9	the coachman's bill	0	17	7			
10	the butcher's bill	0	19	7			
11	2lb sausages	0	1	0			
12	turnips and potatoes	0	0	9			
13	endive and celery	0	0	4			
14	¼lb flour of mustard	0	0	6			
15	the brewer's bill	0	10	0			
					8	9	9
16	the smith's bill	0	19	8			
17	3 quarter of oats, 15s. per quarter	2	5	0			
18	1 quarter's wages for the cook	2	0	0			
19	a goose	0	3	6			
20	a set of China ware	3	0	0			
21	a groce of the best corks	0	5	0			
22	a turkey	0	5	0			
23	2 fowls	0	3	6			
					9	1	8
24	1 quarter's salary to the coachman	2	10	0			
25	1 Gloucestershire cheese, wt. 21lb at 3d. per lb	0	5	3			
26	the baker's bill	0	19	6			
27	2 hair brooms	0	2	0			
28	3 hearth brushes	0	1	0			
29	a gammon of bacon	0	4	6			
30	2 quarts of pease	0	0	5			
31	the butcher's bill	1	0	4			
					5	3	0
					37	13	3

Dr. House-Expences to Cash.

1802		£.			£.		
Feb. 1	Paid for a load of sand	0	6	0			
2	the house-maid, a quarter's wages	1	5	0			
3	the brewer for a barrel of beer	0	10	0			
4	for potatoes	0	0	3			
5	the smith, for mending the poker, tongs, and fire-shovel	0	2	6			
6	for mending the jack and spits	0	2	6			
7	the carpenter for mending the shelves in the kitchen	0	7	6			
					2	13	9
8	the butcher's bill	1	19	2			
9	the baker's bill	0	19	10			
10	for 6 chaldron of coals	9	0	0			
11	the mason for mending the kitchen floor	0	12	6			
12	the footman 1 quarter's wages	2	0	0			
13	the cook's bill for greens, &c.	0	7	8			
14	the chambermaid, a quarter's wages	1	10	0			
					16	9	2
15	for a new stove in the parlor	4	0	0			
16	ditto dining-room	6	0	0			
17	the back-maker for some brewing vessels	7	8	0			
18	the cooper for 6 new barrels	2	7	6			
19	the coppersmith for 2 new coppers	9	14	6			
20	the bricklayer for setting the said coppers	5	3	6			
21	the smith for iron work to the same	3	17	0			
					39	0	6
22	for a mill to grind the malt	1	16	0			
23	for a quarter of malt and 10 lb of hops	3	4	0			
24	for a load of hay	1	16	0			
25	ditto - of straw	0	18	0			
26	the baker's bill	1	12	0			
27	the butcher's bill	2	16	6			
28	for 1 dozen of candles	0	7	0			
					12	9	6
					70	12	11

END OF BOOK OF HOUSE-EXPENCES, A.

New-York, March 1, 1802. 1

An INVENTORY of my whole Estate, consisting of Money, Goods, and Debts, owing to and by me John Simmons, taken this day; and is as follows, viz.

		£.	s.	d.	£.
J.	Imprimis, I have in ready money -	8099	4	2½	
J. R U	Item, 5 Pipes of Canary, at 25*l.* per pipe - - - -	125	0	0	
J. T S	44 Bags of hops, wt. 132C. 2qrs. at 28s. per C.	185	10	0	
J. R U	10 Hhds of French wine, at 30*l.* per hhd. - -	300	0	0	
J. T S	20 Pieces of drugget, qt. 280 Yds. at 3s. 4d. per Yd.	46	13	4	
R M 15 / RU 10	25 Hhds of Lisbon wine, at 7*l.* per hhd. - -	175	0	0	
J. R U	56 Pieces of Norwich crape, qt. 896 Yds. at 3s. 6d. per Yd. - -	156	16	0	
J. I R	20 pieces of duroy, qt. 300 Yds. at 6s. per yard	90	0	0	
J. I R	90 Pieces of sagathee, qt. 1080 Yds. at 2s. 6d. per Yd.	135	0	0	
J. W B	90 Pieces of serge qt. 1260 Yds. at 1s. per Yd.	63	0	0	
J.	Robert Johnson owes me - -	30	0	0	
J.	Humphrey Parsons - -	16	0	0	
J.	William Baker, on bond -	500	0	0	
J.	William Warner, to be paid April 30 next - -	34	7	0	
J.	Brandon George - -	32	0	0	
J.	Samuel Fairman - - -	28	0	0	
J.	William Lowfield - -	128	13	0	
J.	Thomas Johnson - -	256	14	3¾	
J.	John Hammond, to be paid April 20 next - -	100	0	0	
J.	Martin Unwin - - -	381	17	6	
J.	Isaac Reynolds - - -	42	0	0	
					10925 15 4¾

I am indebted as follows:

J.	To Thomas Preston, to pay May 14 next -	90	0	0	
J.	To Robert Uxley - -	322	10	0	
					412 10 —

2 New-York, March 2, 1802.

J. Robert Johnson has paid me in full - - - 30

Note. This being a very plain case, the learner I presume, by this time, can tell that cash must be made Dr. Robert Johnson for the sum received, and Robert Johnson Cr. by cash for the same sum; and therefore for the future, in all such single cases of paying and receiving money, and of buying and selling wares, either upon trust or present payment, I shall omit any further instructions concerning them; imagining what has been already said to be sufficient.

4

J. Bought of James Allen, at the Tontine coffee-house, the good ship James, burthen 300 tons, or thereabout, for 1500*l*.

	£	s.	d.
Paid 5 per cent. down - -	75	0	0
And the rest in 5 days -	1425	0	0

1500

I have also ordered her to be repaired and fitted out with all speed, for a privateer against the French.

Note, This may be journalized two ways, viz.
1. Make ship James Dr. to James Allen for the whole sum. Next make James Allen Dr. to cash for the sum paid him, and cash Cr. by James Allen for the same sum. Or,

2. Ship James Dr. to sundry accompts for the whole value; then make cash Cr. by ship James for the money paid down, and James Allen Cr. by the said ship for what remains due. I have made choice of this latter way.

6

J. Sold to John Herbert $\frac{1}{16}$ part of the abovesaid ship James, and received present money. 125

Note, The part of the ship James, in this case, is to be esteemed as goods, and then it will be easy to conceive, that cash must be Dr. to ship James for the sum received, and the ship James Cr. by cash for the same sum.

8

J. Sold to Capt. John Smith $\frac{1}{16}$ part of the ship James, and received present money - - 125
I have also agreed to his going master of the said ship

9

J. Paid James Allen in full for the ship James - 1425

10

J. Sold to William Baker $\frac{1}{16}$ part of the abovesaid ship, for which he is to pay in 7 days - - 125

New-York, March 12, 1802. 3

£.

J. By an unlucky accident last night, 3 iron hoops broke off from one of the hhds. of Lisbon wine, in consequence of which, one of the staves gave way, whereby about 6 gallons only were saved, which I ordered to be bottled off; the rest was entirely lost.
The prime cost of the said hhd. was - - 7

Note, Notwithstanding that some of the wine was saved, yet as it was not intended for sale, the whole hogshead must go to the accompt of profit and loss, which must be made Dr. to Lisbon wine for the prime cost of the said hogshead, and Lisbon wine must be made Cr. by profit and loss for the said hogshead and its value as aforesaid.

14

J. Sold to Robert Uxley $\frac{1}{16}$ part of the ship James for 125

17

J. William Baker has paid me for his $\frac{1}{16}$ part of the ship James - - - - - - 125

20

J. Sold a pipe of Canary to William Dello, for which he paid me in full - - - 30

21

J. Sold to Robert Johnson 20 pieces of drugget, qt. 280 yards, at 3s. 6d. per yard - - - 49

23

	£.	s	d.	
J. Paid Thomas Preston in part - -	89	7	$0\frac{3}{4}$	
Abated me for my early payment at 5 per cent. - - -	0	12	$11\frac{1}{4}$	
				90

Note, This case is the same with that of Jan. 28, which see.

25

J. Sold to Robert Johnson $\frac{1}{16}$ part of the ship James, for which he has paid me in full £125 0 0
He has also paid me in full for a debt 49 0 0
174

Note, The cash here received is on a double accompt, viz. 125*l.* for the ship James, and 49*l.* more for a debt formerly due, and therefore you must, in this case, make cash Dr. to sundry accompts for the whole sum, and then you must make ship James Cr. by cash for the 125*l.* paid you on her accompt, and Robert Johnson Cr. by cash for the rest.

26

J. Paid Thomas Young, joiner, for work done in the ship James - - - - - - 20 17

Note, In this case you are not to make Thomas Young, but ship James Dr. to cash for the joiner's work, and cash Cr. by ship James for the same, it being another expence on the said ship.

		£.		
	New-York, March 27, 1802.			
J.	Paid Thomas Pearce, rigger, for rigging the ship James - - - - - - - - -	27	14	6
	28			
J.	Paid Dryden Smith, builder, for his repairing the ship James - - - - - -	40	8	—
	30			
J.	Paid Nathaniel Westall, painter, for painting the ship James - - - - - -	7	4	6
	31			
J.	Paid sundry charges this month, as per book of house-expences - - - - - -	33	4	6
	April 1.			
J.	Richard Lamb, of Harwich, sends me word that he has bought for my accompt, pursuant to an order sent him the 4th of last month, 100 quarters of wheat, and shipped it on board the ship Swan, William Lyon, master, and consigned it to Jacob Van Hoove, of Amsterdam, to sell for my accompt. That he also has paid sundry charges on shipping it, as per invoice, all which, with his commission at 1 per cent. comes to - - - - - - -	99	8	—
	Note, In this case there is no occasion to descend to particulars, but make Voyage to Amsterdam, consigned to Jacob Van Hoove, Dr. to Richard Lamb of Harwich, for the whole cost of the said wheat, and Richard Lamb Cr. by Voyage to Amsterdam, for the same sum.			
	2			
J.	Richard Lamb, of Harwich, has drawn a bill on me for 99*l.* 8s. payable to William Angel, or order, the 30th instant, which bill I have this day accepted, and becomes due May 3 next, including the three days of grace - -	99	8	—
	Note, This is only transferring the accompt from Lamb to Angel, and by your acceptance of the note Lamb is paid; therefore make Lamb Dr. to Angel, and Angel Cr. by Lamb, both for the value of the said note. Or the whole entry might be omitted till the day of payment, and then make Lamb Dr. to Cash, and Cash Cr. by Lamb; though I have used the former.			
	3			
J.	Paid the blockmaker's bill, for the ship James -	19	17	6
	5			
J.	Sold 10 bags of hops, weighing together 30 C. 1 qr. at 33s. per C. to Robert Uxley - - -	49	18	3
	7			
J.	Paid the ship chandler's bill, for several guns, small arms, powder, shot, and other stores, for the ship James - - - - - - -	700	13	—

		£.		
	New-York, April 10, 1802. 5			
J.	Sold to William Evans $\frac{1}{16}$ part of the ship James, and received present money - - -	125	—	—
	12			
J.	Sold to James Jackson $\frac{1}{16}$ part of the ship James, and received present money - - -	125	—	—
	14			
J.	Sold to Thomas James $\frac{1}{16}$ part of the ship James, and received present money - - -	125	—	—
	20			
J.	John Hammond has paid me in full - -	100	—	—
	24			
J.	Bought of James Gray 100 bags of pepper, containing 32521b. at 10d per lb. and paid present money £. 135 s. 10 d. 0			
J.	Which pepper I have shipped on board the ship Mary, James Hilder master, and consigned the same to Jacob Van Hoove of Amsterdam, to sell for my accompt.			
J.	Paid charges on shipping the said pepper as per book of charges of merchandize 4 17 10	140	7	10
	Note, As the Pepper is consigned to J. V. Hoove to sell for your accompt, you must make Voyage to Amsterdam, consigned to J. Van Hoove Dr. to Cash for the whole expence, and Cash Cr. by voyage to Amsterdam, &c. for the same sum.			
	25			
J.	John Adams has insured my aforesaid adventure of pepper, at the rate of 5 per cent, which I have paid him - - - - - -	7	—	4½
	Note, This being an additional charge on the above voyage, you must make the said voyage Dr. to Cash for the money laid out, and Cash Cr. by the same voyage for the same sum.			
	27			
J.	Paid John Jones, butcher, his bill on the ship James - - - - - -	109	10	6
	30			
J.	William Warner has paid me in full - -	34	7	—
J.	Paid sundry charges this month, as per book of house expences - - - -	39	16	10
	May 1.			
J.	Paid James Thatcher, baker, his bill on the ship James - - - - -	86	18	6
	2			
J.	Paid John Preswick, rope-maker, his bill on the ship James - - - -	46	17	—

6 New-York, May 3, 1802.

J. Paid Richard Lamb's draft on me to William Angel, which became due this day, including the 3 days of grace. - - - - - £. 399 8 —

Note, By looking back to April 2, the time that you accepted the bill, there was a direction to make R. Lamb Dr. to William Angel, which discharged the accompt of Lamb; and now, as you have paid the same, whether to W. Angel himself, or any other person that may have received it of him, it matters not; so you may make William Angel Dr. to Cash for the money paid, and Cash Cr. by William Angel for the same sum.

6

J. Paid John Pepwell, anchorsmith, his bill on the ship James - - - - - - 73 11 6

7

J. This day the several proprietors of the ship James gave me a meeting, and paid me their several and respective parts of the foregoing bills, except Robert Uxley, viz.

	£.	s.	d.
John Herbert - -	70	17	0
John Smith - -	70	17	0
William Baker - -	70	17	0
[*Not paid*] Robert Uxley - -	70	17	0
Robert Johnson - -	70	17	0
William Evans - -	70	17	0
James Jackson - -	70	17	0
Thomas Jones - -	70	17	0

566 16 —

Note 1. As these several payments were made upon the accompt of the ship James; so Cash must be made Dr. to the said ship for the same, and ship James Cr. by Cash for the like sum.

2. Robert Uxley, being one of the proprietors, has not paid his part, nor is there any occasion for it, because you stand largely indebted to him already, and therefore you must make R. Uxley Dr. to ship James for his part, and ship James Cr. Or, you may make sundry accompts Drs. to ship James, viz. Cash for the sum received, and R. Uxley for his part, and ship James Cr. by sundry accompts for the whole sum. I have followed this last method.

10

J. Paid Robert Uxley in full - - - - 76 14 9

12

J. Received advice from Jacob Van Hoove, that the ship Mary, in which I had 100 bags of pepper, was unhappily lost on the coast of Holland, and no part of her cargo saved. The value was - 140 7 10

Note, By looking back to April 25, you will find that the said pepper was insured by John Adams, who now becomes your Dr. for the same, by virtue of that insurance; therefore you must make John Adams Dr. to voyage to Amsterdam, for the said sum, and voyage to Amsterdam Cr. by John Adams for the same sum.

£.

New-York, May 14, 1802. 7

J. Jacob Van Hoove of Amsterdam, writes to me in his letter of the 6th instant, that he had disposed of my 100 quarters of wheat, consigned to him at 16 guilders 12 stivers per quarter, amounting in the whole to 1660 guilders: that he had also paid for custom, and other necessary charges, which, with his commission, came to 48 guilders, 17 stivers to be deducted. And that the nett proceed was 1611 guilders 3 stivers, which, at 33s. 4d. per £ sterling, amounts to - - - - - - - - - 161 2 3½

Note 1. A stiver is 2d. Flem. and a Guilder is 40d. See *Schoolmaster's Ass.* p. 84. 33s. 4d. : 1*l* :: 1611G. 3 St. : 161*l*. 2s. 3d 1-2.
2. As the above wheat was consigned to Jacob Van Hoove, for your own accompt, so he becomes your Dr. whenever he disposes of it, and therefore you must make Jacob Van Hoove's Accompt Current Dr. to Voyage to Amsterdam for the nett proceed of the same; and Voyage to Amsterdam Cr. by Jacob Van Hoove, for the same sum.
3. The Cr. side exceeding the Dr. that difference will be the gain by this voyage.

17

J. Sold one pipe of Canary to William Coles, and received of him for the same - - - 30 — —

20

J. Ship James having been out upon a cruise, has taken a French merchant ship richly laden, homeward bound, which was ransomed for 40000*l*. half of which, viz. 20000*l*. belongs to the master and men, and the other half to the owners; my half of which I have received, and deposited in the bank of England, and comes to - - - - - - 10000 — —

Note, As the money which you have received was upon the accompt of ship James; so Cash must be made Dr. to the said ship, for the sum received, and ship James Cr. by Cash for the same sum.

22

J. This day had 10000*l*. bank annuity, bearing interest at 3*l*. per cent. transferred to me at 94*l*. per cent.

	£.	s.	d.	
Bank annuity - -	9400	0	0	
Brokage - - -	12	10	0	
				9412 10 —

The rest of the money I have taken home.

Note, In this case you must make Bank Annuity Dr. to Cash for the whole sum expended, and Cash Cr. by Bank Annuity for the same sum. The remaining part being taken home, there need nothing be said about it, because it was understood to be in your possession before. Or, you may make sundry accompts Drs. to Cash, viz. Bank Annuity for the sum paid for the Stock bought, and Profit and Loss for the Brokage; then make Cash Cr. by sundry accompts for the whole expence. Either way will be right, though I have used the former.

		£.		
8	New-York, May 25, 1802.			
J.	My present dwelling-house being out of repair, I have, by order of Thomas Preston (my landlord) employed James Hart, joiner, and have paid him in full - - - - -	17	9	6
	Note, As you are not to be at the charge of repairing your house yourself; so you must make your landlord Dr. to Cash for the money you have laid out on it, and Cash Cr. by your landlord for the same sum.			
	28			
J.	I have insured to James Allen, 200*l.* on the Golden Fleece, John Abney, master, bound to Jamaica, at 4*l.* per cent. premium - -	8	—	—
	Note, As you are the Underwriter in this Policy of Insurance, for the sum of 200*l.* at 4*l.* per cent. the said James Allen becomes your Dr. for that sum, he not having paid the money down: hence if James Allen be made Dr. to Insurance Accompt for the aforesaid premium, and Insurance Accompt Cr. by James Allen for the same sum, the accompt will be rightly stated.			
	31			
J.	Paid sundry charges this month, as per book of house-expences - - - - -	43	11	2
	June 2			
J.	Received from on board the Dolphin, Jacob Sewart, master, the following goods, viz. 1000 Reams of fine paper, 120 Pieces of Holland cloth, and 100 Pieces of long lawn,			
J.	Which were consigned to me from Abraham Van Schooten, merchant at Roan, to sell for his accompt, for which I am to have 2 per cent. for sale, and 2 per cent. for employment, and am to make returns in Norwich crape, duroy, and broad cloth, as per advice. Paid freight, custom, and other incident charges on receipt of the same - - - - -	196	17	6
	Note, As you have received the goods for the accompt of Van Schooten, and not for yourself, and having the security in your own hands for the money that you have laid out for him; so you must make goods for the accompt of Abraham Van Schooten Dr. to Cash for the charges, and Cash Cr. by the said goods for the said sum.			
	5			
J.	Sold to James Eaton the 1000 reams of paper, for the accompt of Abraham Van Schooten, at 6s. per ream, for which he has paid me in full - -	300	—	—
	Note, As James Eaton has paid for the paper, so you must make Cash Dr. to goods for the accompt of Abraham Van Schooten, for the quantity of paper and its value, and goods for the accompt of Abraham Van Schooten Cr. by Cash for the same.			

New-York, June 8, 1802. 9

£.

J. Sold to Robert Johnson, 120 pieces of Holland, for the accompt of Abraham Van Schooten, at 3*l.* per piece, for which he is to pay in 10 days — 360

Note, As R. Johnson has not paid for the Holland, you must make him Dr. to goods for the accompt of Abraham Van Schooten for the value of the Holland, and goods for the accompt of A. Van Schooten, Cr. by R. Johnson for both quantity and value.

12

J. Sold to the above Robert Johnson 100 pieces of long lawn, for the accompt of Abraham Van Schooten, at 2*l.* 10s. per piece - - - — 250

Received present money - £100 0 0
The rest in 12 days - - 150 0 0

Note 1. This may be journalized two ways, as at Jan. 23. but take this method, viz. make sundry accompts Dr. to goods for the accompt of Abraham Van Schooten for the value of the long lawn, viz.

Cash for the money received, and
Robert Johnson for the rest.

Then make goods for the accompt of A. Van Schooten, Cr. by sundry accompts for both quantity and value.

2. The goods being all sold, you may close the accompt by making the said goods Dr. to sundry accompts, viz, to profit and loss for the advantage you received by your commission, and to Abraham Van Schooten's accompt current for the nett produce; then make each of them Cr. by goods for the accompt of Abraham Van Schooten for their respective values, and it is done.

16

J. Samuel Fairman has paid me in full - - — 28

18

J. Robert Johnson has paid me in part - - — 560

19

J. Sold to Samuel Fairman 10 hhds of Lisbon wine, at 10*l.* per hhd - - - - — 100

23

J. William Lowfield has paid me in full - - — 128 13

24

J. Robert Johnson has paid me in full - - — 150 13

25

J. Due to me half a year's dividend on 10000*l.* bank annuity. - - - - - — 150

		£.
10	New-York, June 27, 1802.	
J.	Sold to James Hicks 10 hhds. of Lisbon wine, at 10*l.* 10s. per hhd. and received present money	105 — —

28

J. Shipped on board the Goodwill, William Higgins, master

		£	s.	d.			
My own.	56 pieces of Norwich crape, qt. 896 yards, at 4s. per yard -	179	4	0			
	20 pieces of duroy, qt. 300 yards, at 6s. 6d. per yard - -	97	10	0			
	22 pieces of broad cloth, at 18*l.* per piece (paid for) - - -	396	0	0			
	Charges thereon as per invoice - -	10	7	6			
	My commission on 683*l.* 1s. 6d. at 2 per cent. - -	13	13	3			
					696	14	9

All which go consigned to Abraham Van Schooten, merchant at Roan, for his own accompt and risk.

Note 1. As the foregoing goods are consigned to Van Schooten for his own accompt, and not for yours, so whether they ever come to his hands or not, you must make Van Schooten's accompt current Dr. to sundry accompts for the whole charge, viz.

To Norwich Crape for its quantity and value.
To Duroy for the same;
To Cash for the Broad Cloth, because you have bought it, and paid for it, but not entered it in your books, and also for the charges on shipping; and
To Profit and Loss for your commission.

*** The commission comes to but 13*l.* 13s. 2d. 3 qrs. though put down 13*l.* 13s. 3d. which thing is often done, not by mistake, but for the purpose.

2. Then make each of them Cr. by Van Schooten's accompt current for its respective quantity and value, and the whole will be right.

3. The difference between the Dr. and Cr. sides in Van Schooten's accompt current will show what he owes you, or you owe him, which must be brought to accompt the next time you are employed by him; or it may be done by draft.

30

J.	Paid sundry charges this month, as per book of house-expences - - - - -	40	8	10

New-York, July 4, 1802. 11

		£	s.	d.	£.		
J.	Shipped on board the Goldfinch, William Davis, master						
Case JJ	1 case, containing 100 silver watches at 3*l.* each, bought of William Warner	300	0	0			
Bale JJ	1 bale of scarlet cloth, containing 20 pieces, at 20*l.* per piece, bought of William Lowfield - -	400	0	0			
Hhds 1 to 30 each JJ	30 hhds. of tobacco, containing 170 C. weight, bought of Thomas Johnson, at 4*l.* 6s. 4d. per C. - - -	733	16	8			
	Paid custom, freight and other charges on shipping the same - -	29	13	0			
					1463	9	8
	The Drawback on the said Tobacco, at 2*l.* 11s. 4d. per C. amounts to - - - - -				436	6	8

All which are consigned to Jaques Joliffe, merchant, at Copenhagen, to sell for the joint accompt of Samuel Smith and myself, each half, and are numbered and marked as per margin.

Note 1. In order to journalize this accompt rightly, you must make Voyage to Copenhagen in Comp. between Samuel Smith and self, each half, consigned to Jaques Joliffe Dr. to Sundry Accompts, viz.

To William Warner, for the watches and their value;
To William Lowfield, for the scarlet cloth and its value;
To Thomas Johnson for the tobacco and its value; and
To cash for the charges.

2. Then each of them must be made Cr. by the said Voyage for the goods, and their values respectively.

3. As you are concerned in partnership, your partner's accompt current must be made Dr. to his accompt in company for his half of the said goods and charges.

4. For the drawback on the tobacco, you must make the commissioners of the customs Dr. to the said Voyage in company for the value of the drawback, because the tobacco is to be exported.

5. As you are supposed to be the principal actor in this case, you must also make your partner's accompt in company Dr. to his accompt current for his half part of the drawback now, or let it alone till the commissioners pay you; however I have done it now.

6. The young book-keeper, perhaps, may be at a loss for the meaning of the word *drawback*, and therefore I give him this short explanation.

When goods are imported, they pay duty to the U. States; and when those goods, or any part of them, are exported again, the commissioners of the customs pay back again so much of the money they had received, as is in proportion to the quantity of goods exported; and the money so repaid is called the *drawback*.

		£.		
12	New-York, July 9, 1802.			
J.	Ship James, after a smart engagement with a French Merchant-man, took her, but afterwards she was ransomed for 50000*l.* the half part coming to the owners is 25000*l.* my half whereof as being half owner, (which I have received) comes to - - - - - - - - -	12500	—	—
	Note, This must be journalized exactly as p. 7, May 20.			
	12			
J.	This day had 12000*l.* Old South Sea Annuity transferred to me at 91½ per Cent. £. s. d. Old South Sea Annuity - 10980 0 0 Paid Brokage - - - 13 14 6	10993	14	6
	Note, Here you must make Old South Sea Annuity Dr. to Cash for the money that you have laid out; and Cash Cr. by Old South Sea Annuity for the same sum. Vide May 22, p. 7.			
	14			
J.	I have insured 200*l.* on the Scarlet Cloth that Humphrey Parsons has shipped on board the Falcon from London to Smyrna, at 8 per Cent. to be paid upon the news of her safe arrival there	16	—	—
	Note, As you have not received the Premium, therefore you must make Humphrey Parsons Dr. to Insurance for it, and Insurance Cr. by H. Parsons for the same.			
	17			
J.	Bought of John Marsh, of Manchester, 5628℔. of superfine Thread, at 14s. 10½d. per ℔	4185	16	6
	To pay at three two months as follows, as per 3 bills delivered, viz.			
	The first of 2185*l.* 16s. 6d. to pay 17 Sept. next;			
	The second of 1000*l.* to pay 17 Nov. next; and			
	The third of 1000*l.* to pay 17 Jan. next.			
	Which Thread is for the accompt of James Severn and Self, each half, myself having the disposal of the same.			
	Note, As the Thread is in company, you must make thread in company between James Severn and Self, each half, Dr. to John Marsh, for the quantity and its value; then make John Marsh, Cr. by thread in company, &c. for the same sum. 2. Because you have a partner, you must make his accompt current Dr. to his accompt in company, for his half of the said thread; and your partner's accompt in company, Cr. by his accompt current for the same sum.			
	20			
J.	Jaques Joliffe, of Copenhagen, writes me word in his letter of the 12th instant, that he had received the goods consigned to him, for the joint account of Samuel Smith and Self; and the commissioners of the Customs being made Dr. to that Voyage for a Drawback on 30 hhds. of Tobacco, part of the goods consigned to the said Jaques Joliffe, I have received the said Drawback, which is - - - - -	436	6	8

£

New-York, July 4, 1802. 13

Note 1. In this case you are only to clear the Commissioners, and therefore you must make cash Dr to them for the money received, and commissioners of the customs Cr. by cash for the same sum.

2. This transaction, to some, may seem a little too hasty; but as some persons are more successful in trade than others, the whole of this voyage, in all its following circumstances, may be looked upon as happy in its quick return.

23

J. Paid sundry Charges in bringing the Thread in Comp. between James Severn and Self into my warehouse. 17 14 6

Note. 1. This being an additional charge on the said thread, you must make that Dr. to cash for the money paid, and cash Cr. by the said thread for the same sum.

2. Then, because your partner is concerned in the said charges by you paid, you must make his accompt current Dr. to his accompt in company, for his half; and your partner's accompt in company, Cr. by his accompt current for the same sum.

24

J. This day John Adams came to pay me his Insurance on my 100 bags of Pepper lost, which was done as follows, viz.

	l.	*s.*	*d.*	
Drawback on 140*l.* 7s. 10d. at 8 per Cent. - - - - -	11	4	7	
Received in Cash - - -	129	3	3	
				140 7 10

Note. 1. On the payment of Insurance, it is customary for the paying man to receive a Drawback of 6, 7, or more per cent. Hence profit and loss, and cash must be made Drs. to Adams for their respective sums, and Adams Cr. by sundry accompts for the whole sum.

2. The Drawback is 11*l.* 4s. 7 1-2d. but the 1-2 is purposely omitted.

26

J. Received of Humphrey Parsons in part - 16 — —

28

J. Sold Timothy Hart and Comp. 1000lb of Thread, in Comp. between James Severn and Self, at 18s. per lb. - - - - - - - - 900 — —

For which they are to pay in 3 two months, that is to say on September 28, November 28, and January 28, at 300*l.* each payment, as per 3 notes received

Note 1. It is evident enough that T. Hart and Comp. must be made Dr. to Thread in Comp. between James Severn and Self for the value; and that the said thread must be made Cr. by T. Hart and Comp. for both quantity and value.

2. As you have a partner, you must also make his accompt in company Dr. to his accompt current for his half of the said thread sold as above, viz 450*l.* and then make your partner's accompt current Cr. by his accompt in company for the same sum.

*** I find a difference of opinions with regard to the making a partner's accompt in company Dr. to his accompt current for goods sold but not paid for: some choosing to do it as soon as the goods are sold, though

14. New-York, July 28, 1802.

upon credit, while others omit the entry till the money is paid. But I really think that the former way is the more eligible; because when the goods are all sold, and the accompt closed, each partner's accompt current shews what is due to him, and consequently, what that partner who keeps the Accompt, has to pay him.

31

J. Paid sundry charges this month, as per book of house expences - - - - - 21 18 —

August 3

J. Sold to Abraham Sanders 1000℔ of thread in company between James Severn and self, at 18s. per ℔. for which I received present money 900 —

Note, This entry differs so very little from that of the 28th ult. in the manner of journalizing, that it can scarcely be called a difference, only making Cash Dr. to Thread in Comp. instead of the person; the other part of making your partner's accompt in Comp. Dr. for his half is the same as in that.

6

J. Paid sundry charges in refitting the ship James, as per bills - - - - - - 207 5 —

Note 1. As the money was paid on the accompt of ship James, she must be made Dr. to Cash for the same, and Cash Cr. by the said ship for the like sum.

2. Make each partner Dr. to the said ship for his 1-16 part of the said charges, viz. 12*l.* 19s. 0d. 3-4 and ship James Cr. by Sundry Accompts for their several sums taken together, viz. 103*l.* 12s. 6d.

8

J. Jaques Joliffe of Copenhagen, by his letter of the 2d instant, writes me word, that he had the good fortune to dispose of all the effects consigned to him for the joint accompt of Samuel Smith and self, soon after he received them; the nett proceed whereof, deducting all charges and his commission thereon, as per his accompt of sale, amounts to 1040 rix dollars, exchange at 5*s.* per dollar. - - - - 2510 — —

Note 1. Jaques Joliffe having disposed of all the effects, you must now clear Voyage to Copenhagen, by making Joliffe's accompt current Dr. to the Voyage for the nett produce of the same; and the said Voyage Cr. by J. Joliffe's accompt current for the same sum.

2. Your partner's accompt in Comp. must be made Dr. to his accompt current, and his accompt current Cr. by his accompt in Comp. for his half of the said nett produce.

12

J. Johannes Scheelhase having occasion to go to Copenhagen, has desired me to draw a bill on Jaques Joliffe for the aforesaid 10040 rix dollars, payable to the said Scheelhase, which I have accordingly done, he paying me 5s $0\frac{1}{2}$ per dollar, which comes to - - - - - 2520 9 2

New-York, August 12, 1802. 15

£.

Note 1. This is called buying a bill, and is much safer to travel with than so much money.

2. As you have received the money, and as it concerns, in this case, Jacques Joliffe more than Johannes Scheelhase, you must make Cash Dr. to Sundry Accompts for the whole sum. viz.
To Jaques Joliffe's accompt current for the money due from him to you, viz. 2510*l.*
To profit and loss for your half of the gain on the said dollars, viz. 5*l.* 4*s.* 7*d.* and to Samuel Smith's accompt current for his half, this being an additional gain on the said voyage, then make each of them Cr. by Cash for their respective sums.
Thus will the balance of your partner's accompt in Comp. show what he has gained by trade; and likewise the balance of his accompt current show what you are to pay him.

3. The balance of your partner's accompt in Comp. must be carried to Voyage to Copenhagen by making it Cr. by Voyage to Copenhagen for his half share of the gain thereof, and Voyage to Copenhagen Dr. to partner's Accompt in Comp. for the same gain.

4. The balance of the said Voyage will be your own clear gain, which will also be the same with your partner's; and therefore you must make Voyage to Copenhagen Dr. to Profit and Loss for your own half share of the gain, and Profit and Loss Cr. by Voyage to Copenhagen for the same sum: thus will this accompt be closed.

14

J. Upon examining the books at the Tontine coffee-house, I found the good ship Falcon was lost on the rocks of Scilly, and very little of her cargo saved, but none of the scarlet cloth on which I had insured to Humphrey Parsons - - 200

Note, As you have not yet paid the money, you must make Insurance Dr. to Humphrey Parsons for the sum insured, and Humphrey Parsons Cr. by Insurance for the same sum.

15

J. My brother-in-law Christopher Verax being dead, there is due to me from his executor William Warner - - - - - - - 1000

Note, Your brother-in-law Verax being dead, you have now a claim for the above-mentioned sum, by virtue of his last will, which you could not have while he was living. Hence as William Warner is his executor, he becomes your Dr. of course, and accordingly must be made so in your books, and Profit and Loss must be made Cr. by William Warner for the same sum.

17

J. William Simpson, cooper, has by my order bottled off 1 Hhd. of French Wine, value - - } £ 30 0 0
1 Do. Lisbon wine - - - 7 0 0
for the use of the family 37

Note, As the French and Lisbon Wines were bottled off for the use of the house, and not to be sold, you must here make house-expences or profit and loss Dr. to Sundry Accompts for the two hhds. thus set aside out of trade at their prime cost; then make each of them Cr. by house-expences or by profit and loss for their quantities and values respectively. I have used house-expences.

16 New-York, August 20, 1802.

J. This day received the unfortunate news, that the ship James was taken by a French privateer of superior force, and carried into Brest.

Note, This passage being a matter of information, more than any thing else, and as the said ship has already made a sufficient gain, no journalizing need be made, but the whole accompt of the said ship may be balanced, and thereby the clear gain may be known.

22

J. William Baker has paid me half a year's interest, which is due this day on the 500*l.* lent him Feb. 22, last - - - - - - - 12 10 —

Note, In this case you are to make cash Dr. to profit and loss, or to interest accompt (I have made it to profit and loss) and not to the man that you received it of, for the sum so received, and profit and loss Cr. by cash for the same sum.

23

J. This day the several proprietors of the ship James met, and paid me their several parts of the charges by me paid the 6th instant, belonging to the said ship, viz.

	£	s.	d.
John Herbert - -	12	19	0¾
John Smith - - -	12	19	0¾
William Baker - -	12	19	0¾
Robert Uxley - -	12	19	0¾
Robert Johnson - -	12	19	0¾
William Evans - -	12	19	0¾
James Jackson - -	12	19	0¾
Thomas Jones - -	12	19	0¾

103 12 6

Note, In this case you are only to make cash Dr. to sundry accompts for the money received, and each man Cr. by cash for his respective sum by him paid.

26

J. The three bills given by me to John Marsh, of Manchester, for thread in Comp. between James Severn and myself, were this day brought to me for acceptance by the following persons, which I have accordingly accepted, viz.

Thomas Preston for £2185 16 6 payable 17 Sept.
Robert Johnson for 1000 0 0 do. 17 Nov.
Robert Uxley for 1000 0 0 do. 17 Jan.

4185 16 6

Note, This is no more than transferring the accompt from Marsh to the several possessors of those bills; and by your acceptance of them Marsh is paid, and therefore must be discharged; and consequently you must make John Marsh Dr. to sundry accompts for the whole sum due from you, and each man Cr. by the sum of that particular bill which is in his possession.

New-York, August 28, 1802. 17

J. Bought of Andrew Collins, the ship Hopewell, burthen 300 tons, John Hill master, for which I have paid down - - - - - - £. 1200

31

J. Paid sundry charges this month, as per book of house-expences - - - - - - 21 17 6

September 3

J. Sent to William Warner, executor to the last will and testament of my late brother-in-law, Christopher Verax, 1 hhd. of French Wine as a present; the prime cost whereof is - - 30

Note, The wine thus given, must be here looked on as lost, because not sold, nor any value received thereon; therefore you must make profit and loss Dr. to French wine for the value of the said hhd. and French wine Cr. by profit and loss for the same sum.

5

J. Paid Humphrey Parsons the balance of our accompt, which was - - - - 184

viz. In cash - - 172 0 0

Drawback on 200*l.* at 6 per cent. 12 0 0

184

Note, It is customary, on the payment of insurance, to have a drawback of 4, 5, 6, or more per cent. and as H. Parsons has not paid the premium of 16*l.* there remains on the balance of the accompt but 184*l.* to be paid by you; but as you demand a drawback of 6 per cent, you are to pay him in reality no more than 172*l.* Hence, to state the accompt right, you must make H. Parsons Dr. to sundry accompts for the 184*l.* then make cash Cr. by H. Parsons for the sum paid him, and profit and loss Cr. for the drawback.

7

	£.	s.	d.	£.
J. Sold the ship Hopewell to Abraham Sanders, and received of him two bank notes for - - -	1500	0	0	
One warrant to be paid by the treasurer of the South sea company, for	100	0	0	
				1600

Note, In this case, the bank notes and the warrant may be esteemed as cash, and as such made Dr. to the said ship, and the said ship Cr. by cash, both of them for the value of the said notes and warrant.

18 New-York, September 9, 1802.

		£.		
J.	Received advices from Timothy Sutton, of Barbadoes, that he hath, according to my order, shipped on board the Whale, John Miller master, 45 chests of sugar, qt. nett 223 C. 2 qrs. 7 lb. avoirdupois, at 15s. sterling per C. including the charges of shipping - - - -	167	13	5 1/4
J.	Which sugar, although consigned to me, is for the accompt of John Parrot, George Hale, and self, each 1/3; my two partners having agreed to allow me 2 per cent. on their own parts for warehouse-room, and my care on the sale thereof.			

Note 1. After Sutton had received your order, and taken care to ship the sugar, it was then no longer his, but yours, and you are obliged to stand the chance of the seas, and become Dr. to him, whether it ever comes to your hands or not. Hence,

2. You must make voyage from Barbadoes Dr. to T. Sutton, for the whole charge of the sugar, and T. Sutton Cr. by voyage from Barbadoes for the same sum.

3. As you have partners, you must make each man's accompt current Dr. to his accompt in Comp. for the third of the said charge, and each man's accompt in Comp. Cr. by his accompt current for the like sum.

11

		£.	s.	d.	£.		
J.	Received from Nathaniel Keeble of Boston 150 pieces Yorkshire cloth, which he bought for my accompt, pursuant to my order of the 24th ult. at 7*l.* 10s. per piece - - -	1125	0	0			
	Paid charges on bringing the same into my warehouse - - - - -	27	4	6			
					1152	4	6
J.	Received also from N. Keeble, 50 pieces of the same cloth, which he desires me to dispose of for his accompt.						
J.	Paid charges on bringing the same into my warehouse - - - - -				11	4	8

Note 1. The first 150 pieces of Yorkshire cloth, are for your own accompt, and therefore you must make Yorkshire cloth Dr. to sundry accompts, viz.
To Nathaniel Keeble for the quantity you have received of him, and its value; and
To cash for the charges by you paid in bringing the same home;
Then make each of them Cr. by Yorkshire cloth for their respective sums.

2. The other 50 pieces are for the accompt of N. Keeble, and therefore as you have the cloth in your own hands, you need only make Yorkshire cloth for the accompt of N. Keeble of Boston Dr. to cash for the charges that you have been at in bringing it to your warehouse, naming the quantity; and cash Cr. by do. cloth, &c. for the same expence.

New-York, September 15, 1802. 19

£.

J. Received the 45 chests of sugar from on board the Whale, consigned to me by Timothy Sutton of Barbadoes - - - - - - - 167 13 5¼

	£.	s.	d.	
Paid custom thereon, at 4s. 9 90/100 d. per C. on 223 C. 2 qrs. 7 lb.	53	18	8¼	
Freight at 4s. per chest - - -	9	0	0	
Lighterage - - - - -	1	7	3	
Cartage - - - - - -	2	10	7	
				66 16 6¼

	C.	D.		C. qrs. lb.		£. s. d.
Note 1.	1	: 57.9	::	223 2 7		53 18 8 1qr.

2. As you have received the Sugar, you must first make Sugar in Comp. with John Parrot, George Hale, and Self, each one third, Dr. to Sundry Accompts for the whole charge, viz. to Voyage from Barbadoes for the quantity and its value. aod to Cash for the charges in brioging the same home; and then make each of them Cr. by Sugar io Comp. &c. for its respective value.

3. Your partners also must each of them have his Accompt Current made Dr to his Accompt in Comp. for his third of the said charges, and his Accompt in Comp. Cr. by his Accompt Current for the same. The like for the first value was done before.

20

J. Paid Thomas Preston my note given to John Marsh of Manchester, and by him assigned to T. Preston

	£.	s.	d.	
Paid - - -	2185	16	0	
Abated me - - -	0	0	6	
				2185 16 6

Note, In this case you must make T. Preston Dr. to Sundry Accompts, viz. To Cash for the money paid, and to Profit aod Loss for the gain made by the abatement of the 6d. then make each of them Cr. by their respective sums.

22

J. Soln to James Jackson, the 45 chests of sugar in Comp. with John Parrot, George Hale, and self, containing nett 223 C. 2 qrs. 7 lb at 4*l*. per C. together with my own 8 hhds. of French wine, at 35*l*. per hhd.

	£.	s.	d.	
Sugar in Com. - - -	894	5	0	
French wine of my own - -	280	0	0	
				1174 5 —

For all which I have received

In cash - - - - -	200	0	0	
By a draft on William Harman -	400	0	0	
The rest to stand out 6 months -	574	0	0	
				1174 5 —

Note, 1. That this accompt may be journalized, and then posted aright, you are to coosider that although Jackson has bought the sugar in Comp. and your own Freoch wine, aod paid for them in part, yet you must first make him Dr. for the whole; and then make him Cr. by what part he has paid, in the following manner, viz. James Jackson

£.

20 New-York, September 22, 1802.

Dr. to Sundry Accompts for the whole value of the goods bought, that is, to Sugar in Comp. for the whole value thereof, and also to French wine (for your own proper accompt) for its value; then make each of them Cr. by James Jackson for its respective quantity and value.

2. Because Jackson has paid part in cash, and a draft on Harman, they, i. e. cash and Harman, or sundry accompts must be made Dr. to James Jackson for their respective sums, and Jackson Cr. by sundry Accompts for the whole that he has paid.

3. The sugar in Comp. being disposed of, you must next make each partner's accompt in Comp. Dr. to his accompt current for his third share of the sugar sold as aforesaid, and each partner's accompt current Cr. by his accompt in Comp. for the same sum.

4. Because you are to be allowed 2 per cent. on the sale, &c. of the said sugar by way of commission, it will be necessary to observe, that the whole was sold for 894*l.* 5s. which sum, at 2 per cent. amounts to 17*l.* 17s. 8d. 1qr. One third of which comes to 5*l.* 19s. 2d. 3qr. for each partner to pay; and in this case you must make each partner's Accompt Current Dr. to to Profit and Loss in the sum of 5*l.* 19s. 2d. 3qrs. for his third on the sale, &c. as aforesaid, and Profit and Loss Cr. by by each partner's accompt for the same sum.

Thus will the balauce of each partner's accompt in Comp. show what he has gained by trade, and likewise the balance of his accompt current show what you are to pay him.

24

J. Sold to William Evans 1000 lb of thread in Comp. between James Severn and self, at 18s. per lb. 900 — —

	£.	s.	d.	
Received in cash - - - -	200	0	0	
——a draft on Thomas Jones for	300	0	0	
The rest in 6 months - - -	400	0	0	
				900 — —

Note 1. Here you must make Sundry Accompts Drs. to Thread in Comp. for the whole value, viz. Cash for the money that you have received.
Thomas Jones for the draft on him; and
William Evans for the remainder.
Then make Thread in Comp. Cr. by Sundry Accompts for the whole quantity sold, and its value.

2. Make your partner's accompt in Comp. Dr. to his Accompt Current for his half part of the said thread, and your partner's Accompt Current Cr. by his Accompt in Comp. for the same value.

27

J. Sold to Thomas Jones 50 pieces of my own Yorkshire cloth, at 8*l.* 10s. per piece - - - 425 — —

29

J. Due to me half a year's dividend on 12000*l.* stock old south sea annuity - - - - 180 — —

New-York, September 30, 1802. 21

£.

J. Paid sundry charges this month, as per book of house-expences - - - - - - 22 12 —

October 1.

J. Received of Timothy Hart and Comp. - - 300 — —

3

J. Sold to Adam Hewitt 50 pieces of my own Yorkshire cloth, at 8*l.* 10s. per piece for present money - - - - - - - - - 425 — —

6

J. Received of William Warner, the legacy due to me by the last will of my late brother Christopher Verax - - - - - - - 1000 — —
At which time I also paid him my debt of - - 300 — —

10

J. Received half a year's interest on my 12000*l.* old south sea annuity, due at Michaelmas last - 180 — —

14

J. Received half a year's interest on my 10000*l.* bank annuity, due at Midsummer last - - 150 — —

18

J. Received of William Harman, by virtue of a draft on him by James Jackson - - - - 400 — —

22

J. Received of Thomas Jones, by virtue of a draft on him by William Evans - - - 300 — —

24

J. Sold 1 pipe of Canary to John Hammond, for - 30 — —

26

J. Received of Martin Unwin in part - - 100 — —

28

J. Shipped on board the Whale, John Miller master

	£	s	d.	
30 bags of hops, qt. 90 C. 1 qr. at 28s. per C. - - -	126	7	0	
20 pieces of sagathee, qt. 240 yds. at 2s. 6. per yard - -	30	0	0	
20 pieces of serge, qt. 280 yards, at 1s. per yard - - .	14	0	0	
Paid charges on shipping the same	19	17	6	
				190 4 6

All which go consigned to Timothy Sutton, merchant, at Barbadoes, for my own accompt and risk

Note 1. In this case the young book-keeper might ask, Why commission is not charged here, as well as at June 25? To which I answer, that as the goods are to be disposed of for your own accompt, and not for Sutton's, it would be absurd for you to charge commission on your own

22 New-York, October 28, 1802.

£.

goods, which are to be sold for your own use: and therefore when Sutton has disposed of the goods, he must charge commission according to what he can sell them.

2. As the goods are consigned to Sutton for your own accompt, Sutton is not to run the risk of the seas; and therefore if the ship should be lost, you must stand to the loss, and not Sutton.

3. You must make Voyage to Barbadoes Dr. to Sundry Accompts for the whole charge, and each of them Cr. by the said voyage for its respective value, submitting the rest to the chance of the market, which, if goods of this nature should happen to be plenty, will occasion the price to run low; but if scarce, will enhance the price in proportion.

4. The goods thus sent, must he charged at the prime cost, because it and is only removing them from one place to another.

29

J. Brandon George has insured the aforementioned goods, consigned to Timothy Sutton, at 6 per cent. for which I am to be credited. - 11 8 3

Note, This case being a further expence on the just mentioned Voyage, you must make that Dr. to Brandon George for the sum insured, and Brandon George Cr. by the said Voyage for the same sum.

30

J. Sold to Brandon George

	£.	s.	d.	
1 pipe of Canary - - -	30	0	0	
1 hhd. of Lisbon wine - -	10	0	0	
				40 — —

31

J. Paid sundry charges this month, as per book of house-expences. - - - - - 26 13 8

November 1.

J. Paid William Lowfield in full - - - 400 — —

4

J. Received of Samuel Fairman in full - - 100 — —

7

J. Paid Thomas Johnson in part - - - 100 — —

10

J. Sold John Adams

	£.	s.	d.	
1 Bag of hops, wt. 3 C. at 36s. per C.	5	8	0	
1 Pipe of Canary - - -	33	0	0	
for which I have received in full - -				38 8 —

New-York, November 15, 1802. 23

J. Received a bill of exchange from Jacob Van Hoove of Amsterdam, of 1611 Guil. 3 Sti. drawn upon Jaques Van Broek, for the value received there, by J. Van Hoove, exchange at 33s. 4d. Flem. per £ Ster. payable at ten days after sight, which Van Broek has accepted. £. 161 2 3½

Note 1. The last accompt that you received from Van Hoove, was on May 10 last, which is a long time, to the present day. It may therefore be supposed, that in all this time there was no such thing as bringing him to accompt; and that letters were wrote, and persons employed to accommodate the affair, which was at last obtained by receiving a bill of exchange as above.

2. This is the reverse of Aug. 26. though it is trasferring the accompt from one man to another as that is, and therefore you must make Van Broek Dr. to Van Hoove for the value of the bill, and Van Hoove Cr. by Van Broek for the same sum.

18

J. Sold to William Baker

	£.	s.	d.	£.	s.	d.
20 pieces of sagathee, qt. 240 yards, at 3s. per yard - -	36	0	0			
20 pieces of serge, qt. 280 yards, at 14d per yard - -	16	6	8			
				52	6	8
for which I have received in part -	16	6	8			

Note. As Baker has paid for the Serge, you must make Cash Dr. to it for the worth of it, and Serge Cr by Cash for the same sum. And as the Sagathee is not paid for, make Baker Dr. to it for its value, and Sagathee Cr. by Baker for the like sum.

20

J. Paid Robert Johnson one of the promissory notes given by me to John Marsh of Manchester, which was due this day, including the three days of grace - - - - - - - 1000 — —

24

J. Thomas Johnson having freighted the John and Hannah, James Tickner master, for a voyage to Spain, I have underwrote his policy for 300*l.* at 6 per cent. giving him credit for the same, viz. - - - - - - 18 — —

Note, Here you must make Thomas Johnson Dr. to Insurance for the sum credited, and Insurance Cr. by Thomas Johnson for the same sum.

27

J. Received of Martin Unwin in part - - 100 — —

28

J. Received of Jaques Van Broek in full. - - 161 2 3½

30

J. Paid sundry charges this month, as per book of house-expences - - - - - - 27 13 6

24 New-York, December 1, 1802.

J. Received of Timothy Hart and Comp. in part - 300

3

J. This day I was informed at the Tontine coffee house, that the John and Hannah was unfortunately lost in the Downs, by a severe gale of wind. I had insured on her freight 300

Note, In this case you must make Insurance Dr. to Thomas Johnson for the sum by you insured, and Thomas Johnson Cr. by Insurance for the like sum.

6

J. Received of John Hammond in full - - 30

9

	£.	s	d.	
J. William Baker has taken up his bond and paid me - - -	500	0	0	
He has also paid me the interest of it, which from Aug. 22, being 3 M. 17 D. at 5 per cent. is -	7	8	5	
				507 8 4

Note 1. Though you receive all the money of William Baker, yet you must make Cash Dr. to Sundry Accompts for the whole sum, and then make William Baker Cr. by Cash for the 500*l.* and Profit and Loss Cr. by the same for the interest.

2. The interest for three months is 6*l.* 5s. and the interest for 17 days is 1*l.* 3s. 3d. 1qr. making 7*l.* 8s. 3d. 1qr. which here is purposely augmented to 4d.

10

This day Thomas Johnson came to demand my insurance on a voyage to Spain, the ship being lost in the Downs. The sum insured was - 300

		£.	s.	d.
J.	Paid in cash - -	276	0	0
	Drawback on 300*l.* at 8 per cent. -	24	0	0
		300	0	0

Note, The ship being lost, you necessarily become Dr. to Thomas Johnson for the sum insured, as aforementioned; and now that you have paid that insurance, including the drawback, Thomas Johnson becomes Dr. to Sundry Accompts for the whole sum, and Cash Cr. by T. Johnson for the sum paid him, and Profit and Loss Cr. for the drawback. See Sept. 5, p. 17.

12

		£.	s,	d.	
J.	Sold to John Hammond my 50 Pcs. of Yorkshire Cloth, at 8*l.* 10s. per piece - - -	425	0	0	
	Also 50 pieces for the accompt of Nathaniel Keeble of Boston, at the same rate - - -	425	0	0	
					850

Note 1. In this case Hammond must be made Dr. to Sundry Accompts for the whole sum, then make each of them Cr. by J. Hammond for their respective values.

25 New-York, December 12, 1802.

2. Keeble's cloth being all sold, you have acted by commission (which suppose at 2 per cent. on the above sum) and therefore must charge that to him: hence, to close the accompt, you must make said Cloth Dr. to Sundry Accompts, viz. to Profit and Loss for the said commission, and to N. Keeble's Accompt Current for the nett proceed; then make each of them Cr. by the said cloth for their respective sums, and the accompt will be closed.

13

J. My landlord Thomas Preston has paid me for the repairs done to my present dwelling-house, by James Hart, joiner - - - - £. 17 9 6

14

J. Received advice from Joram Conderil of Cadiz, that he hath shipped for my accompt and risk, in the Pigeon, William Pigeon master,

50 Chests of Lemons
50 do. of China oranges } at 8 rials per chest, including all charges.
50 do of Seville do.

Which amounts to 1200 rials, exchange at 4s. 6d. per piece of eight, and is sterling - - - - 33 15 —

Note 1. Eight rials make a piece of eight.
2. See the first and second notes on Sept. 9. p. 18, for the rest, that entry being of the same nature with this, setting aside the partnership.

17

J. I have this day accepted a draft on me by Nathaniel Keeble of Boston, payable to Timothy Hart and Comp. at 20 days after sight, for - 1125 — —

But they having occasion for present money, have agreed to allow me rebate for the said 20 days, and no more, after the rate of 8 per cent, on the said sum.

	£.	s.	d.	
I have therefore paid them -	1120	2	0	
Abated me on prompt payment - -	4	18	0	
				1125 — —

Note 1. The sum of 1125*l.* being transferred from Keeble to Hart and Comp. your acceptance of the same pays Keeble, and makes you accountable to Hart and Comp. for the same: therefore you must first make Nathaniel Keeble Dr. to Timothy Hart and Comp. for the same sum, and Timothy Hart and Comp. Crs. by N. Keeble for the like sum.

Then, as you have paid Hart and Comp. you must make him Dr. to Sundry Accompts for the whole, and Cash and Profit and Loss Crs. by T. Hart for their sums respectively.

2 The whole might be journalized somewhat shorter, by having regard only to Keeble, the other being paid in trust for him; but as the former method is more agreeable to the nature of the transaction, I have accordingly made choice of it.

		£.		
26	New-York, December 18, 1802.			
J.	Received the 150 chests of oranges and lemons, from on board the Pigeon, William Pigeon master, consigned to me by Joram Conderil, of Cadiz. £. s. d.			
	Paid custom thereon - - 12 6 6			
	Freight at 3s. per chest - - 22 10 0			
	Waterage - - - - - 1 10 0			
		36	6	6
	Note, As you have now received the goods, you must make Oranges and Lemons Dr. to Sundry Accompts for the whole charge, viz. to Voyage from Cadiz for the prime cost thereof, and to Cash for the after charges in bringing the same home; then make each of them Cr. by Oranges and Lemons for its respective value.			
	20			
J.	Received of Martin Unwin in part - -	100		
	22			
J.	Joram Conderil, of Cadiz hath drawn upon me for the fruit received of him payable to John Hammond, or order, at sight, 1200 rials, exchange at 4s. 6d. per piece of eight, which I have accepted, but not paid, because the same is to be placed to accompt as per agreement between J. Hammond and myself.	33	15	
	Note 1. Nothing more need be done than make Joram Conderil Dr. to John Hammond for the value of the bill, and Hammond Cr. by Conderil for the same sum.			
	2. Eight rials are =1 piece of eight. Vide Sch. Ass. p. 77.			
	24			
J.	Received of Isaac Reynolds in full - -	42		
	25			
J.	Due to me half a year's dividend on 10000*l.* bank annuity - - - - - -	150		
	26			
J.	Sold to Isaac Reynolds 50 chests of lemons, at 17s. per chest - - - - -	42	10	
	27			
J.	Received of James Allen in full - - -	8		
	28			
J.	Sold to James Allen 1000lb. of thread in Comp. between James Severn and self, at 18s. per lb for which he has given me a draft on Mess. Snell and Harlay, bankers, which I have received - - - - - - -	900		
	Note, This is nearly the same with July 28, p. 13; only make Cash Dr. for the person, which see.			
	29			
J.	Sold to Humphrey Parsons 1000lb. of thread in Comp. as above, at 18s. per lb. to pay in 6 months - - - - - - -	900		

New-York, December 30, 1802. 27

£.

J. Sold to William Baker, the remaining 628lb. of thread in Comp. as above at 17s. per lb. - - 533 16 —

For which he has given me my note to Marsh, payable January 20 next, including the three days of grace, and transferred to Robert Uxley, I having paid him the rest ; Baker at the same time allowing me for my prompt payment for 23 days 8 per cent.

	£.	s.	d.
Promissory note - - -	1000	0	0
Thread in Comp. - -	533	16	0
Due January 20 next - -	466	4	0
Allowed for prompt payment for 23 days - - -	2	6	8
Returned to W. Baker -	463	17	4

Note, To journalize this passage aright, and in the plainest manner, you must

1. Make William Baker Dr. to thread in Comp. for the value thereof ; and thread in Comp. Cr. by William Baker for both quantity and value.

2. Because Baker has paid for it by returning you one of your own notes, by which Uxley was Cr. therefore Uxley by that means is paid, and you must make him Dr. to William Baker for the value of that note, and Baker Cr. by Uxley for the same.

3. Because you have returned Baker the overplus, partly by cash, and partly by his abatement on prompt payment, therefore Baker must be made Dr. to sundry accompts, viz. to cash for the money which he has received of you, and to profit and loss for his abatement ; then make each of them Cr. by W. Baker for their respective sums.

*** This might be done in a shorter manner, by making Uxley Dr. to sundry accompts for the value of the bill, viz.

	l.	s.	d.
To thread in Comp. - - -	533	16	0
To cash paid William Baker - - -	463	17	4
To profit and loss gained by prompt payment - -	2	6	8
	1000	0	0

The teacher may use either way, though I have followed the former, as being most expressive of the whole transacton.

4. Make your partner's accompt in Comp. Dr. to his accompt current for his half, and your partner's accompt current Cr. by his accompt in Comp. for the same.

5. The thread being all sold, you may close the accompt by the directions given at Aug. 12, p. 15.

31

J. Paid sundry charges this month, as per book of house-expences - - - - - 22 8 4

END OF WASTE-BOOK, B.

JOURNAL B.

	New-York, March 1, 1802.	1	£.	s.	d.	£.		
	Sundry accompts Drs. to Stock - - viz.		10925	15	4¼			
1	Cash in ready money - -		8099	4	2½			
1	Canary, for 5 pipes, at 25*l.* per pipe -		125	0	0			
1	Hops, for 44 bags, wt. 132 C. 2 qrs. at 28s. per C. - - - - - - -		185	10	0			
2	French wine, for 10 Hhds. at 30*l.* per Hhd.		300	0	0			
2	Drugget, for 20 pieces, qt. 280 yards, at 3s. 4d. per yard - - -		46	13	4			
2	Lisbon wine, for 25 Hhds. at 7*l.* per Hhd.		175	0	0			
2	Norwich crape for 56 pieces, qt. 896 yards, at 3s. 6d. per yard - - - -		156	16	0			
2	Duroy, for 20 pieces, qt. 300 yards, at 6s. per yard - - - - -		90	0	0			
3	Sagathee, for 90 pieces, qt. 1080 yards, at 2s. 6d. per yard - - -		135	0	0			
3	Serge, for 90 pieces, qt. 1260 yards, at 1s. per yard - - - - -		63	0	0			
3	Robert Johnson - - - - -		30	0	0			
3	Humprey Parsons - - - - -		16	0	0			
4	William Baker, on bond - - -		500	0	0			
4	William Warner, to be paid April 30 next		34	7	0			
4	Brandon George - - -		32	0	0			
4	Samuel Fairman - - - - -		28	0	0			
4	William Lowfield - - - - -		128	0	0			
5	Thomas Johnson - - - -		256	14	3¾			
5	John Hammond, to be paid April 20 next		100	0	0			
5	Martin Unwin - - - - -		381	17	6			
5	Isaac Reynolds - - - - -		42	0	0			
1						10925	15	4½
1	Stock Cr. to Sundry Accompts - - viz.		412	10	0			
5	To Thomas Preston, to pay May 14 next -		90	0	0			
6	To Robert Uxley - - - - -		322	10	0			
						412	10	
	2							
1	Cash Dr. to Robert Johnson - -		£30	0	0			
3	Received in full - - - - - - -					30		
	4							
6	Ship James Dr. to Sundry Accompts -		£1500	0	0			
1	viz. To cash paid down at 5 per cent. -		75	0	0			
6	To James Allen, to pay in 5 days -		1425	0	0			
						1500		

		£.		
2	New-York, March 6, 1802.			
1 1/6	Cash Dr. to Ship James - - - £125 0 0			
	Received of John Herbert for 1/16 part of the said ship -	125	—	—
	8			
1 1/6	Cash Dr. to Ship James - - - £125 0 0			
	Received of Capt. John Smith for 1/16 part of the said ship	125	—	—
	9			
6 1/1	James Allen Dr. to Cash - - - £1425 0 0			
	Paid him in full for Ship James - - -	1425	—	—
	10			
4 1/6	William Baker, Dr. to Ship James - - £125 0 0			
	For 1/16 part sold him, for which he is to pay in 7 days	125	—	—
	12			
7 1/2	Profit and Loss Dr. to Lisbon Wine - £7 0 0			
	For 1 Hhd. lost (except 6 gallons) by 3 iron hoops breaking off - - - - - - - -	7	—	—
	14			
6 6/6	Robert Uxley Dr. to Ship James - £.125 0 0			
	For 1/16 part sold him - - - -	125	—	—
	17			
1 1/4	Cash Dr. to William Baker - -£125 0 0			
	Received his 1/16 part of Ship James - - -	125	—	—
	20			
1 1/1	Cash Dr. to Canary - - - - £30 0 0			
	For 1 pipe sold William Dello, for which he paid in full	30	—	—
	21			
3 2/2	Robert Johnson Dr. to Drugget - - £49 0 0			
	For 20 pieces, qt. 280 yards, at 3s. 6s. per yard -	49	—	—
	23			
5 1/1	Thomas Preston Dr. to Sundry Accompts £90 0 0			
1 7	viz. To cash paid him in part - - 89 7 0 3/4			
	To profit and loss abated me for my early payment - - - 0 12 11 1/4			
	25	90	—	—
1 1/6	Cash Dr. to Sundry Accompts - - £174 0 0			
3	viz. To Ship James, received of Robert Johnson for 1/16 - - - - 125 0 0			
	To Robert Johnson, received in full - 49 0 0			
	26	174	—	—
6 1/1	Ship James Dr. to Cash - - £20 17 0			
	Paid Thomas Young in full for joiners' work done in the said ship - - - - - - - -	20	17	—
	27			
6 1/1	Ship James Dr. to Cash - - - £27 14 6			
	Paid Thomas Pierce in full for rigging work done in the said ship - - - - . -	27	14	6
	28			
6 1/1	Ship James Dr. to Cash - - -£40 8 0			
	Paid Dryden Smith, in full for repairs done in said ship	40	8	—

	New-York, March 30, 1802. 3	£.		
6 1	Ship James Dr. to Cash - - - £7 4 6			
1	Paid Nathaniel Westall in full for painting the said ship	7	4	6
	31			
7 1	House-Expences Dr. to Cash - - £33 4 6			
1	Paid sundry charges this month, as per book of house-expences - - - - - - - - -	33	4	6
	April 1.			
8 8	Voyage to Amsterdam, consigned to Jacob Van Hoove, Dr. to Richard Lamb, of Harwich - - £99 8 0			
	For 100 quarters of wheat, shipped on board the good ship Swann, William Lyon master, consigned to Jacob Van Hoove, of Amsterdam, to sell for my accompt. which with his commission at 1 per cent. and other charges, come to - - - - -	99	8	—
	2			
8 8	Richard Lamb, of Harwich, Dr. to William Angel - - - - £99 8 0			
	For his draft on me, payable to W. Angel, or order, the 30th instant, which will become due May 3 next, including the 3 days of grace - - - -	99	8	—
	3			
6 1	Ship James Dr. to Cash - - - £19 17 6			
1	Paid the blockmaker's bill in full - - - -	19	17	6
	5			
6 1	Robert Uxley Dr. to Hops - - £49 18 3			
1	For 10 bags, weighing together 30 C. 1 qr. at 33s. per C.	49	18	3
	7			
6 1	Ship James Dr. to Cash - - £700 13 0			
1	Paid the ship chandler's bill for guns, small arms, powder, shot, and other stores for the said ship - -	700	13	—
	10			
1 6	Cash Dr. to Ship James - - £125 0 0			
	For $\frac{1}{16}$ part of the said ship sold to William Evans -	125	—	—
	12			
1 6	Cash Dr. to Ship James - - £125 0 0			
	For $\frac{1}{16}$ part of the said ship sold to James Jackson -	125	—	—
	14			
1 6	Cash Dr. to Ship James - - - £125 0 0			
	For $\frac{1}{16}$ part of the said ship sold to Thomas Jones -	125	—	—
	20			
1 5	Cash Dr. to John Hammond, - - £100 0 0			
	Received in full - - - - - - -	100	—	—

				£.		
4	New-York, April 24, 1802.					
S 1	Voyage to Amsterdam, consigned to Jacob Van Hoove, Dr. to Cash - - -	£140	7 10			
	Fr 100 bags of pepper, qt. 3252 lb at 10d. per lb bought of James Gray, for which I paid present money - - -	135	10 0			
	Which pepper I have shipped on board the good ship Mary, James Hilder master, and consigned the same to Jacob Van Hoove, of Amsterdam, to sell for my accompt					
	Paid charges on shipping the same, as per book of charges of merchandize - .	4	17 10	140	7	10
	25					
8 1	Voyage to Amsterdam, consigned to Jacob Van Hoove, Dr. to Cash - - - - -	£7	0 4½			
	For insurance money paid to John Adams, for his insuring the aforesaid sum on my adventure at 5 per cent.			7	—	4½
	27					
6 1	Ship James Dr. to Cash - - -	£109	10 6			
	Paid John Jones in full for beef and pork - - -			109	10	6
	30					
1 4	Cash Dr. to William Warner - -	£34	7 0			
	Received in full - - - - - -			34	7	—
7 1	House-Expences Dr. to Cash - -	£39	16 10			
	Paid sundry charges this month, as per book of house-expences - - . - - -			39	16	10
	May 1					
6 1	Ship James Dr. to Cash - -	£86	18 6			
	Paid James Thatcher in full for bread, flour, and pease			86	18	6
	2					
6 1	Ship James Dr. to Cash - -	£46	17 0			
	Paid John Prestwick in full for cordage, &c - -			46	17	—
	3					
8 1	William Angel Dr. to Cash - -	£99	8 0			
	Paid Richard Lamb's draft on me to William Angel -			99	8	—
	4					
6 1	Ship James Dr. to Cash - - -	£73	11 6			
	Paid John Pepwell in full for smith's work - -			73	11	6

New-York, May 7, 1802.

						£		
	Sundry Accompts Drs. to Ship James			£	566	16	0	
1	viz. Cash for the following sums paid by							
	John Herbert				70	17	0	
	John Smith				70	17	0	
	William Baker				70	17	0	
	Robert Johnson				70	17	0	
	William Evans				70	17	0	
	James Jackson				70	17	0	
	Thomas Jones				70	17	0	
					495	19	0	
6	Robert Uxley for his part unpaid			£	70	17	0	
6	10							566 16 —
6	Robert Uxley Dr. to Cash			£	76	14	9	
1	Paid him in full							70 14 9
	12							
8	John Adams Dr. to voyage to Amsterdam			£	140	7	10	
8	Being so much insured on 100 bags of pepper, consigned to Jacob Van Hoove, of Amsterdam							140 7 10
	14							
8	Jacob Van Hoove's Accompt Current Dr. to Voyage to Amsterdam			£	161	2	3½	
8	For 100 quarters of wheat consigned to him, which he has sold at 16 Guil. 12 Stiv. per quarter, amounting to 1660 guilders, deducting for his commission, custom, and other necessary charges, 48 Guil. 17 Stiv. the nett proceed of which amounts to 1611 Guil. 3 Stiv. which at 33s. 4d. Flem. per £ Sterl. comes to							161 2 3½
	Cash Dr. to Canary			£	30	0	0	
1	For 1 pipe sold to William Coles							30 — —
	20							
1	Cash Dr. to Ship James			£	10000	0	0	
6	For my half of 20000*l.* belonging to the owners of the said ship; the whole prizes taken by the said ship being ransomed for 40000*l.* one half of which belongs to the master and men, the other half is due to the owners; my half of which is							10000 — —
	22							
9	Bank Annuity Dr. to Cash			£	9412	10	0	
1	For 10000*l.* bank annuity, at 3 per cent. interest, transferred to me at 94*l.* per cent.							
	Bank Annuity				9400	0	0	
	Brokage				12	10	0	
	25							9412 10 —
5	Thomas Preston, Dr. to Cash			£	17	9	6	
1	For repairs done to my dwelling-house, by order of my landlord, T. Preston, by James Hart, joiner, for which I have paid him in full							17 9 6

6 New-York, May 28, 1802. £.

6 James Allen Dr. to Insurance - - - £8 0 0
9 For my insuring 200*l.* in the Golden Fleece, John Abney master, bound to Jamaica, at 4 per cent premium - 8 — —

31

7 House-Expences Dr. to Cash - - £43 11 2
1 Paid sundry charges this month, as per Book of House-Expences - - - - - - - - - 43 11 2

June 2.

9 Goods for the accompt of Abraham Van Schooten Dr. to
2 Cash - - - - - - - £196 17 6
Paid freight, custom, and other incident charges on the receipt of
1000 reams of fine paper,
120 pieces of Holland cloth, and
100 pieces of long lawn,
Which were consigned to me from Abraham Van Schooten, merchant at Roan, to sell for his accompt, for which I am to have 2 per Cent. for sale, 2 per Cent. for employment, and am to make returns in Norwich crape, duroy, and broad cloth - - - - - 196 17 6

5

2 Cash Dr. to goods to the accompt of Abraham Van
2 Schooten £300 0 0
For 1000 reams of paper, at 6s. per ream, sold to James Eaton, for which I have received - - - 300 — —

8

3 Robert Johnson Dr. to goods for the accompt of Abraham
9 Van Schooten - - - - £360 0 0
For 120 pieces of Holland, at 3*l.* per piece, for which he is to pay in 10 Days - - - - - - 360 — —

12

Sundry accompts Drs. to goods for the accompt of Abraham Van Schooten - - - £250 0 0

2 viz. Cash received in part for 100 pieces of long lawn - - - - - 100 0 0
3 Robert Johnson (to be paid in 12 days) 150 0 0 250 — —

9 Goods for the accompt of Abraham Van Schooten, Dr. to
9 sundry accompts for the close - - £713 2 6

7 viz, To profit and loss for my commission on 910*l.* at 4 per Cent. - - 36 8 0
9 To Abraham Van Schooten's accompt current for the nett produce - - 676 14 6

713 2 6

New-York, June 16, 1802. 7

		£.
2 1/4	Cash Dr. to Samuel Fairman - - £28 0 0	
	Received in full - - - - - - - -	28
	18	
2 1/3	Cash Dr. to Robert Johnson - - £360 0 0	
	Received in part - - - - - -	360
	19	
4 2	Samuel Fairman Dr. to Lisbon wine - - £100 0 0	
	For 10 hhds. at 10*l.* per hhd. - - - -	100
	23	
2 1/4	Cash Dr. to William Lowfield - - £128 13 0	
	Received in full - - - - - - - -	128 13
	24	
2 1/3	Cash Dr. to Robert Johnson - - £150 0 0	
	Received of him in full - - - - -	150
	26	
9 1/7	Bank Annuity Dr. to Profit and loss - - £150 0 0	
	For half a year's dividend due on 10000*l.* - -	150
	27	
2 2	Cash Dr. to Lisbon wine - - - £105 0 0	
	For 10 hhds. sold to James Hicks, at 10*l.* 10s. per hhd. for present money - - - - - -	105
	28	
9 1	Abraham Van Schooten his accompt current Dr. to sundry accompts - - - - - £696 14 9	
2	viz. To Norwich crape, for 56 pieces, qt. 896 yards, at 4s. per yard - - 179 4 0	
2	To duroy, for 20 pieces, qt. 300 yards, at 6s. 6d. per yard - - - 97 10 0	
2	To Cash, for 22 pieces of broad cloth, at 8*l.* per piece - - - 396 0 0	
7	To do. for charges on the whole, - - 10 7 6	
	To profit and loss for my commission, on 683*l.* 1s. 6d. 2 per Cent. - 12 13 3	
		696 14 9
	30	
7 2	House-Expences Dr. to Cash - - £40 8 10	
	Paid sundry charges this month, as per Book of House-Expences - - - - - - - -	40 8 10

		£.		
8	New-York, July 4, 1802.			
10 1 10	Voyage to Copenhagen in comp. between Samuel Smith and self, each half, consigned to Jaques Joliffe, to sundry accompts - - - - - £1463 9 8			
4	viz. To William Warner, for 1 case containing 100 silver watches, at 3*l.* each } 300 0 0			
4	To William Lowfield, for 1 bale of Scarlet cloth, containing 20 pieces, at 20*l.* per piece - - - } 400 0 0			
5	To Thomas Johnson, for 30 hhds. of tobacco, containing 170 *C* weight, at 4*l.* 6s. 4d. per *C.* - - - } 733 16 8			
2	To Cash, paid custom, freight, and other charges on shipping the same } 29 13 0			
		1463	9	8
10 1 10	Samuel Smith's accompt current Dr. to his accompt in comp. - - - - - - £731 14 10			
10	For his half of the above-said goods - - -	731	14	10
10	Commissioners of the customs Dr to voyage to Copenhagen in comp. between Samuel Smith and self, each half, £436 6 8			
10 1 10	For the drawback on the abovesaid 170 *C.* wt of tobacco	436	6	8
10	Samuel Smith's accompt in comp. Dr. to his accompt current - - - - - - £218 3 4			
	For his half of the drawback above mentioned due to him	218	3	4
	9			
2 7 6	Cash Dr. to Ship James - - £12500 0 0			
	For my half part of 25000*l.* belonging to the owners of the said ship, the whole prize taken by the said ship from the French, being ransomed for 50,000*l.* one half of which belongs to the master and men, and the other half is due to the owners; my half of which is - - - -	12500	—	—
	12			
10 1	Old south sea annuity Dr. to Cash - £10993 14 6			
2	For 12000*l.* at 91½ per Cent. transferred to me viz. Old south sea annuity - - £10980 0 0			
	Brokage - - - - - - 13 14 6			
		10993	14	6
	14			
3 9	Humphrey Parsons Dr. to insurance - £16 0 0			
	For my insuring 200*l.* on the scarlet cloth that H. Parsons has shipped on board the Falcon from London to Smyrna, at 8*l.* per cent. to be paid upon news of her safe arrival there - - - - - - - -	16	—	—

New-York, July 17, 1802. 9

		£.		
11 11	Thread in comp. between James Severn and self, each half, Dr. to John Marsh of Manchester, for 5628lb. at 14s. 10½. per lb.		4185	16 6
	The whole to be paid at two three months, as per three bills delivered, viz.			
	The 1st of 2185l. 16s 6d. to pay 17 Sept. next.			
	2d of 1000 0 0 do 17 Nov. next.			
	3d of 1000 0 0 do 17 Jan. next.			
	Myself to have the disposal of the whole.			
11 11	James Severn's accompt current Dr. to his accompt in comp. £2092 18 3			
	For his half of the abovesaid Thread		2092	18 3
	20			
2 10	Cash Dr. to the honorable Commissioners of the customs £436 6 8			
	Received in full		436	6 8
	23			
11 2	Thread in comp. between James Severn and self, each half, Dr. to Cash £17 14 6			
	For sundry charges paid in bringing the same into my warehouse		17	14 6
11 11	James Severn's accompt current Dr. to his accompt in comp. £8 17 3			
	For his half of the charge above-mentioned		8	17 3
	24			
7	Sundry accompts Drs. to John Adams £140 7 10			
2 8	viz. Profit and loss for a drawback on 140l. 7s. 10d. at 8 per cent.	11 4 7		
	Cash received in full	129 3 3		
			140	7 10
	26			
2 3	Cash Dr. to Humphrey Parsons £16 0 0			
	Received in part		16	
	28			
12 11	Timothy Hart and comp. Dr. to thread in comp. between James Severn and self £900 0 0			
	For 1000lb at 18s. per lb to pay in 3 two months. viz. On September 28, November 28, and January 28, at 300l. each payment, as per 3 notes received		900	
11 11	James Severn's accompt in comp. Dr. to his accompt current £450 0 0			
	For his half of the above said thread		450	
	31			
7 2	House expences Dr. to Cash £21 18 0			
	For sundry charges paid this month		21	18

10 New-York, August 3, 1802.

2 11 Cash Dr. to thread in comp. between James Severn & self
11 For 1000 ℔ at 18s. per ℔ sold Abraham Saunders for present money - - - - - - - - - 900 — —
11 1 James Severn's accompt in comp. Dr. to his accompt
11 current - - - - - £450 0 0
For his half of the above said thread - - - 450 — —

6

6 1 Ship James Dr. to Cash - - - £207 5 0
2 Paid Sundry charges in refitting her, as per bills - 207 5 —
Sundry accompts Drs. to ship James - £103 12 6

12 viz. John Herbert - £12 19 0 3/4
12 John Smith - - 12 19 0 3/4
4 William Baker - 12 19 0 3/4
6 Robert Uxley - 12 19 0 3/4
3 Robert Johnson - 12 19 0 3/4
12 William Evans - 12 19 0 3/4
12 James Jackson - 12 19 0 3/4
13 1 Thomas Jones - 12 19 0 3/4
6 103 12 6

8

13 1 Jaques Joliffe's accompt current Dr. to voyage to Copenhagen - - - - - - £2510 0 0
10 He having disposed of all the effects consigned to him for the joint accompt of Samuel Smith and self, the nett produce of which, as per his accompt, amounts to 10040 rix dollars, which, at 5s. per dollar, comes to 2510 — —
10 1 Samuel Smith's accompt in comp. Dr. to his accompt
10 current - - - - - - £1255 0 0
For his half of the above said effects sold as above - 1255 — —

12

2 Cash Dr. to sundry accompts - £2520 9 2
13 1 viz. To Jaques Joliffe's accompt current, received of Johannes Scheelhase 2510 0 0
7 To profit and loss for my half of the gain on the said dollars - 5 4 7
10 To Samuel Smith's accompt current for his half of the said gain - 5 4 7 2520 9 2

14

9 3 Insurance Dr. to Humphrey Parsons - £200 0 0
Occasioned by the ship Falcon being lost on the rocks of Scilly, wherein very little of her cargo was saved, but none of the scarlet cloth, on which I had insured to H. Parsons - - - - - - - - - 200 — —

15

4 7 William Warner, executor of the last will of my late brother-in-law Christopher Verax, Dr. to profit and loss - - - - - - - £1000 0 0
Being so much left me by my said brother, as a legacy in his said last will - - - - - - - 1000 — —

New-York, August 17, 1802. 11

					£.		
7	House-expences Dr. to sundry accompts	£37	0	0			
2							
2	viz. To French wine for 1 hdd. - -	£30	0	0			
	To Lisbon wine, for 1 hhd. - - -	7	0	0			
	Both of which were bottled off, by my order, for the use of the family - - - - - - - -				37	—	—
	22						
2	Cash Dr. to profit and loss - - -	£12	10	0			
7	For half a year's interest on 500*l.* paid me by William Baker - - - - - - - - -				12	10	—
	23						
2	Cash Dr. to Sundry accompts - -	£103	12	6			
1							
12	viz. To John Herbert -	12	19	0¾			
12	— John Smith - -	12	19	0¾			
4	— William Baker -	12	19	0¾			
6	— Robert Uxley -	12	19	0¾			
3	— Robert Johnson -	12	19	0¾			
12	— William Evans -	12	19	0¾			
12	— James Jackson -	12	19	0¾			
13	— Thomas Jones -	12	19	0¾			
	They, as proprietors of the ship James (lately taken by the French) having paid me their several parts of the charges by me paid the 6th instant, belonging to the said ship - - - - - - - - -				103	12	6
	26						
11	John Marsh Dr. to sundry accompts -	£4185	16	6			
1							
5	viz. To Thomas Preston, for - -	£2185	16	6			
3	— Robert Johnson, for - -	1000	0	0			
6	— Robert Uxley, for - - -	1000	0	0			
	Occasioned by the three bills given by me to J. Marsh, and by him given to the above gentlemen, which were by them brought to me for acceptance, and I have accordingly accepted them - - - - -				4185	16	6
	28						
13	Ship Hopewell Dr. to Cash - -	£1200	0	0.			
2	Which said ship I bought of Andrew Collins, and paid him - - - - - - - - -				1200	—	—
	31						
7	House expences Dr. to Cash - -	£21	17	6			
2	Paid sundry charges this month, as per book of house expences - - - - - - - -				21	17	6

12 New-York, September 3, 1802.

7/2 Profit and loss Dr. to French wine - £30 0 0
For 1 hhd. given as a present to William Warner, executor to the last will and testament of my late brother Christopher Verax - - - - - - - - 20 — —

5

3/1 Humphrey Parsons Dr. to sundry accompts £184 0 0

2/7 viz. To cash paid him - - - 172 0 0
To profit and loss for the drawback on 200*l.* at 6 per cent. - - 12 0 0
184 — —

7

2/13 Cash Dr. to ship Hopewell - - £1600 0 0
Which said ship I sold to Abraham Sanders, for which I have received of him
2 Bank notes for - - - £1500 0 0
1 Warrant to be paid by the treasurer of the south sea company, for 100 0 0
1600 — —

9

13/13 Voyage from Barbadoes in comp. with John Parrot, George Hale and self, each $\frac{1}{3}$, Dr. to Timothy Sutton, - - - - - - - - £167 13 5¼
For 45 chests of sugar, qt. nett 223 C. 2qrs. 7lb avoirdupois, at 15s. sterling, per C. shipped on board the Whale, John Miller master, and is consigned to me by said Sutton, my said partners having agreed to allow me 2 per cent. for warehouse room, and my care in the sale thereof - - - - - - - - 167 13 5¼

14/14 John Parrot's accompt current Dr. to his accompt in comp. - - - - - - - - £55 17 9¾
For his $\frac{1}{3}$ of the above mentioned sugar - - - 55 17 9¾

14/14 George Hale's accompt currrent Dr. to his accompt in comp. - - - - - £.55 17 9¾
For his $\frac{1}{3}$ of the abovementioned Sugar - - 55 17 9¾

11

15/1 Yorkshire Cloth Dr. to Sundry Accompts £.1152 4 6

15/1 viz. To Nathaniel Keeble, for 150 pieces, at 7*l.* 10s. per piece - - 1125 0 0
To cash for bringing the same into my warehouse - - - 27 4 6
1152 4 6

15/2 Yorkshire cloth, for the accompt of Nathaniel Keeble, Dr. to Cash - - - - - - £11 4 8
For charges paid on bringing his 50 pieces into my warehouse - - - - - - - - - - 11 4 8

New-York, September 13, 1802. 13

15 Sugar in comp. with John Parrot, George Hale, and
1 self, each $\frac{1}{3}$ Dr. to sundry accompts . £234 9 11½

13 viz. To voyage from Barbadoes for 45 chests qt. 223 C. 2 qrs. 7lb avoirdupois, at 15s. Sterling per C. 167 13 5¼

To cash paid
Custom thereon, at 4s 9d $\frac{90}{100}$ per cent 53 18 8¼
1 Freight at 4s per chest 9 0 0
Lighterage - - 1 7 3
Cartage - - 2 10 7

66 16 6¼

234 9 11½

14 John Parrot's account current Dr. to his accompt in com-
1 pany - - - - - - £.22 5 6
14 For his $\frac{1}{3}$ of the abovesaid after-charges - - 22 5 6

14 George Hale's accompt current Dr. to his accompt in
1 comp. - - - - - - £.22 5 6
14 For his $\frac{1}{3}$ of the aforesaid after-charges - - 22 5 6

20

5 Thomas Preston, Dr. to sundry accompts £.2185 16 6
1
2 viz. To cash paid him - - - 2185 16 0
7 To profit and loss abated me - 0 0 6

2185 16 6

22

12 James Jackson, Dr. to sundry accompts £.1174 5 0
1
15 viz. To sugar in comp. for 45 chests 894 5 0
2 To French wine, for 8 hhds. at 35l. per hhd. - - - - 280 0 0

1174 5 —

2 Sundry accompts Drs. to James Jackson £.600 0 0

15 viz. Cash received of him - - 200 0 0
12 William Harman, for a draft on him by J. Jackson - - - 400 0 0

600 — —

The rest to stand out 6 months.

14 John Parrot's accompt in comp. Dr. to his accompt
1 current - - - - - £.298 1 8
14 For his $\frac{1}{3}$ of sugar in comp. sold to James Jackson 298 1 8

14 George Hale's accompt in comp. Dr. to his accompt
1 current - - - - - £.298 1 8
14 For his $\frac{1}{3}$ of sugar in comp. sold to J. Jackson - 298 1 8

14 New-York, September 24, 1802.

Sundry accompts Drs. to thread in comp. sold to William
2 Evans, at 18s. per lb. - - £.900 0 0
13 viz. Cash received of W. Evans - 200 0 0
12 Thomas Jones, for a draft on him, received of W. Evans - 300 0 0
11 William Evans, payable in 6 months 400 0 0
11 James Severn's accompt in comp. Dr. to his accompt
11 current - - - - - - £.450 0 0
For his ½ part of the thread sold as above - 450

27

13 Thomas Jones, Dr. to Yorkshire cloth £.425 0 0
15 For 50 pieces, at 8*l* 10s per piece - - - 425

29

10 Old South Sea annuity Dr. to profit and loss £180 0 0
7 For half a year's dividend on 1200*l* - - - 180

30

7 House expences Dr. to cash - - £22 12 6
2 Paid sundry charges this month, as per book of House-expences - - - - - 22 12 6

October 1.

5 Cash Dr. to Timothy Hart and comp. - £300 0 0
12 Received in part - - - - 300

3

3 Cash Dr. to Yorkshire cloth - - £425 0 0
15 For 50 pieces, at 8*l* 10s per piece - - - 425

6

3 Cash Dr. to William Warner - £1000 0 0
4 Received of him in full for a legacy left me by my brother Christopher Verax - - - 1000
4 William Warner Dr. to Cash - - £300 0 0
3 Paid him in full - - - 300

10

3 Cash Dr. to Old South Sea annuity - £180 0 0
10 Received ½ a year's dividend on 12000*l* due at Michaelmas last - - - - 180

14

3 Cash Dr. to Bank annuity - - £150 0 0
9 Received ½ a year's dividend on 10000*l* due at Midsummer last - - - - - 150

18

3 Cash Dr. to William Harman - £400 0 0
15 Received of him in full - - - - - 400

22

3 Cash Dr. to Thomas Jones - - £300 0 0
13 Received of him - - - - 300

24

5 John Hammond Dr. to canary - - £30 0 0
1 For 1 pipe sold him - - - 30

New-York, October 26, 1802. 15

					£.		
3	Cash Dr. to Martin Unwin - -	£100	0	0			
5	Received of him in part - - -				100	—	—

28

16	Voyage to Barbadoes Dr. to sundry accompts	£190	4	6			
1	viz. To hops, for 30 bags, qt. 90 C. 1qr. at 28s. per C. - - - -	126	7	0			
3	To sagathee, for 20 pieces, qt. 240 yards at 2s 6d per yard -	30	0	0			
3	To serge, for 20 pieces, qt. 280 yards at 1s per yard - - -	14	0	0			
3	To cash for charges paid on shipping the same - - - -	19	17	6			
					190	4	6

All of which are shipped on board the Whale, John Miller, master, and go consigned to Timothy Sutton, merchant, at Barbadoes, for my own accompt and risk.

29

16	Voyage to Barbadoes Dr. to Brandon George	£11	8	3			
4	He having insured my whole adventure on that Voyage, at 6 per cent - - - - - - - -				11	8	3

30

4	Brandon George Dr. to sundry accompts	£40	0	0			
1	viz. To canary for 1 pipe - -	30	0	0			
2	To Lisbon wine, for 1 hhd. -	10	0	0			
					40	—	—

31

7	House-expences Dr. to Cash - -	£26	13	8			
3	Paid sundry charges this month, as per book of house-expences - - - - - -				26	13	8

November 1.

4	William Lowfield Dr. to Cash -	£400	0	0			
3	Paid him in full - - - - -				400	—	—

4

3	Cash Dr. to Samuel Fairman - -	£100	0	0			
4	Received in full - - - - -				100	—	—

7

5	Thomas Johnson Dr. to Cash -	£100	0	0			
5	Paid him in part - - - - - - -				100	—	—

16 New-York, November 10, 1802.

3 Cash Dr. to sundry accompts - £38 8 0
1
1 viz. To hops, for 1 bag, wt. 3 C. at 36s per C. - - 5 8 0
1 To canary, for 1 pipe - - 33 0 0

38 8 —

15

16 Jaques Van Broek, Dr. to Jacob Van Hoove £161 2 3½
18 For a bill of exchange drawn by J. Van Hoove on J. Van Broek, for 1611 Guilders 3 stivers, exchange at 33s 4d Flemish per £ Sterling, payable at 10 days after sight, which J. Van Broek has accepted - - - 161 2 3½

18

3 Cash Dr. to Serge - - - - £16 6 8
3 For 20 pieces, qt. 23 yards, at 14d per yard, sold to William Baker - - - - 16 6 8
4 William Baker Dr. to sagathee - - £36 0 0
3 For 20 pieces. qt. 240 yards, at 3s. per yard - 36 —

20

3 Robert Johnson Dr. to Cash - - £1000 0 0
3 Paid him one of the notes given by me to John Marsh 1000 —

24

5 Thomas Johnson Dr. to Insurance - - £18 0 0
9 For my underwriting his policy for 300*l* at 6 per cent on a freight for a voyage to Spain in the John & Hannah, James Tickner, master - - 18 —

27

3 Cash Dr. to Martin Unwin - - £100 0 0
5 Received of him in part - - - - 100 —

28

3 Cash Dr. to Jaques Van Broek - £161 2 3½
16 Received in full - - - - - 161 2 3½

30

7 House-expences Dr. to cash - £27 13 6
3 Paid sundry charges this month, as per book of house-expences - - - 27 13 6

December 1.

3 Cash Dr. to Timothy Hart and comp. - £300 0 0
12 Received in part - - - - - 300 —

3

9 Insurance Dr. to Thomas Johnson £300 0 0
5 For my insuring 300*l* on a freight in the John & Hannah, bound to Spain; that ship being lost in the Downs 300 —

6

5 Cash Dr. to John Hammond, - - £30 0 0
5 Received in full - - - - - 30 —

New-York, December 9, 1802. 17

		£	s	d	£	s	d
3	Cash Dr. to sundry accompts - - -	£507	8	4			
4	viz. To William Baker, for the principal received - - - - -	500	0	0			
7	To profit and loss for the interest - - -	7	8	4			
					507	8	4
	10						
5	Thomas Johnson Dr. to sundry accompts	£300	0	0			
7	viz. To profit and loss for a drawback on 300*l.* at 8 per cent. - - - -	24	0	0			
	Cash paid him - - - - -	276	0	0			
					300		
	12						
5	John Hammond Dr. to sundry accompts	£850	0	0			
14	viz. To Yorkshire cloth, for 50 pieces, at 8*l.* 10s. per piece - - -	425	0	0			
15	To Yorkshire cloth, for the accompt of Nathaniel Keeble of Boston, for 50 pieces at 8*l.* 10s. per piece -	425	0	0			
					850		
15	Yorkshire cloth for the accompt of Nathaniel Keeble, Dr.						
17	to sundry accompts for the close - -	£413	15	4			
	viz. To profit and loss for my commission, at 2 per cent, on 425*l.* for the sale thereof - - - - -	8	10	0			
15	To N. Keeble's accompt current for the nett proceed - - -	405	5	4			
					413	15	4
	13						
3	Cash Dr. to Thomas Preston, - - -	£17	9	6			
5	For the repairs done to my present dwelling-house -				17	9	6
	14						
16	Voyage from Cadiz Dr. to Joram Conderill	£33	15	0			
16	For 50 chests of lemons 50 do. of China oranges 50 do. of Seville do. at 8 rials per chest, including all charges. Which were shipped on board the Pigeon, William Pigeon, master, for my accompt and risk, amounting in the whole to 1200 rials, exchange at 4s. 6d. per piece of eight, which is sterling - - - - - -				33	15	

		£.	s.	d.	£.	s.	d.
	18 New-York, December 17, 1802.						
15 12	Nathaniel Keeble, of Boston, Dr. to Timothy Hart and Comp.				1125	0	0
	For his draft on me, payable to T. Hart and Comp. at 20 days after sight, for						
12 1	Timothy Hart, and Comp. Drs. to sundry accompts				1125	0	0
3	viz. To cash paid him	1120	2	0			
7	To profit and loss gained by prompt payment	4	18	0			
					1125		
	18						
16 1	Oranges and lemons Dr. to sundry accompts				70	1	6
16	viz. To voyage from Cadiz, for 50 chests of lemons, 50 do China oranges, 50 do Seville do. At 8 rials per chest.						
	Exchange at 4s. 6d. per piece of eight, amounting to sterling	33	15	0			
3	To cash paid custom, freight, and waterage	36	6	6			
					70	1	6
	20						
3 1 5	Cash Dr. to Martin Unwin				100	0	0
	Received in part				100		
	22						
16 1	Joram Conderill, of Cadiz, Dr. to John Hammond				33	15	0
5	For Conderill's draft on me, payable to J. Hammond, or order, for 1200 rials, exchange at 4s. 6d. per piece of eight, which I have accepted, but not paid, because the same is to be placed to accompt, as per agreement.				33	15	
	24						
3 1 5	Cash Dr. to Isaac Reynolds				42	0	0
	Received in full				42		
	25						
9 1 7	Bank Annuity Dr. to profit and loss.				150	0	0
	For half a year's dividend due on 10000*l*.				150		
	26						
5 1 16	Isaac Reynolds Dr. to oranges and lemons				42	10	0
	For 50 chests of lemons, at 17s. per chest				42	10	

New-York, December 28, 1802. 19

					£	s	d
3	Cash Dr. to James Allen	-	-	-	£8	0	0
6	Received in full	-	-	-	-	-	-
							8
	28						
3	Cash Dr. to thread in comp. between James Severn and						
11	self	-	-	-	£900	0	0
	For 1000lb sold to James Allen, at 18s. per lb.				-	-	900
11	James Severn's accompt in comp. Dr. to his accompt						
11	current	-	-	-	£450	0	0
	For his half of the above thread				-	-	450
	29						
3	Humphrey Parsons Dr. to thread in comp. between						
11	James Severn and self	-	-	-	£900	0	0
	For 1000lb at 18s. per lb to pay in 6 months				-	-	900
11	James Severn's accompt in comp. Dr. to his accompt						
11	current	-	-	-	£450	0	0
	For his half of the above thread				-	-	450
	30						
4	William Baker, Dr. to thread in comp. between James						
11	Severn and self	-	-	-	£533	16	0
	For 628lb at 17s. per lb				-	-	533 16
6	Robert Uxley Dr. to William Baker				-	-	£1000 0 0
4	For my note given to Uxley, and by him to W. Baker,						
	payable January 20 next, including the three days of						
	grace	-	-	-	-	-	1000
4	William Baker Dr. to sundry accompts					£466	4 0
3	viz. To cash paid him	-	-	-	463	17	4
7	To profit and loss gained by prompt payment	-	-	-	2	6	8
							466 4
11	James Severn's accompt in Comp. Dr. to his accompt						
11	current	-	-	-	£266	18	0
	For his half of the abovesaid thread				-	-	266 18
	31						
7	House-expences Dr. to cash	-	-		£22	8	4
3	Paid sundry charges this month, as per book of house-						
	expences	-	-	-	-	-	22 8 4

THE END OF JOURNAL B.

RULES

For reducing the CURRENCIES of the different STATES in the Money of each other; as also, for reducing the Money of the United States, into those Currencies, and the reverse.

1. TO reduce New-Hampshire, Massachusetts, the District of Maine, Rhode-Island, Connecticut, Vermont, Virginia, Kentucky, and Tenessee; to New-York and North-Carolina currency.

   Rule. To any given sum, add one third, and for the reverse subtract one fourth.

2. To reduce New-Hampshire &c. to New-Jersey, Pennsylvania, Delaware and Maryland currency.

   Rule. Add to any given sum one fourth, and for the reverse subtract one fifth.

3. To reduce New-Hampshire &c. to South-Carolina and Georgia currency.

   Rule. Multiply by 9 and divide by 7, and for the reserve, multiply by 7 and divide by 9.

4. To reduce New-York and North-Carolina to New-Jersey, Pennsylvania, Delaware and Maryland currency.

   Rule. From New-York and North-Carolina currency deduct one sixteenth, and for the reverse add one fifteenth.

5. To reduce New-York and North-Carolina, to South Carolina and Georgia currency.

   Rule. Multiply by 12 and divide the product by 7, and for the reverse, multiply by 7. and divide by 12.

6. To reduce New-Jersey, Pennsylvania, Delaware and Maryland to South Carolina and Georgia currency.

   Rule. Multiply by 45 and divide by 28, and for the reverse, multiply by 28 and divide by 45.

When it is required to reduce either of the foregoing currencies into dollars and cents; the given sum ought to be set down in pounds and decimals of a pound, and then observe the following rules:

Rule 1. If it be required to reduce South Carolina and Georgia currency into dollars and cents; as thirty dollars are equal to 7 pounds, multiply by 30 and divide by 7, and for the reverse multiply by 7 and divide by 30.

Rule 2. If Massachusetts, &c. is to be reduced into dollars and cents; a dollar being three tenths of a pound, multiply by 3 and point off the decimals; if the reverse is desired, divide by 3, having regard to the decimals as before.

Rule 3. If Pennsylvania, &c. currency is to be reduced into dollars and cents; as 8 dollars are equal to 3 pounds, multiply by 3 and divide by 8, and for the reverse, multiply by 8 and divide by 3.

Rule 4. If New-York and North Carolina currency is required to be redueed into dollars and cents; as one dollar is four tenths of a pound, multiply by 4 and point off the decimals, and for the reverse, divide by 4, regard being had to the right pointing off the decimals.

If it be required to bring Sterling into dollars, multiply the given sum by 40 and divide by 9.

To bring Sterling in New-York currency, add one third twice; for the reverse, subtract one fourth twice.

ALPHABET TO LEDGER, B.

A.

Allen James - - - 6
Angel William - - - 8
Adams John - - - 8

B.

Baker William, - - - 4
Bank Annuity - - - 9
Barbadoes voyage from - - 13
Bardadoes voyage to - - 16
Balance - - - - - 16

C.

Cash - - - - - 1
Canary - - - - 1
Crape Norwich - - 2
Commissioners of the customs 10
Cloth Yorkshire - - - 15
Cloth Yorkshire, for the accompt of Nat. Keeble 15
Cadiz, voyage from - - 16
Conderil Joram - - 16

D.

Drugget - - - - 2
Duroy - - - - 2

E.

Evans William - - - - 12

F.

French Wine - - - 2
Fairman Samuel - - 4

G.

George Brandon - - 4
Goods for the accompt of Abraham Van Schooten 9

H.

Hops - - - - 1
Hammond John, - - 5
House expences - - 7
Hart Tim. and comp. - 12
Herbert John - - - 12
Hopewell Ship - - - 13
Hale's George accompt current 14
Do. in comp. - - - 14
Harman William - - 15

I.

Johnson Robert - - 3
Johnson Thomas - - 5
James Ship - - - 6
Insurance - - - 9
Jackson James - - - 12
Jones Thomas - - - 13
Joliffe's Jaques accompt current 13

K.

Keeble Nat. - - - 15

L.

Lisbon Wine - - - 2
Lowfield William, - - 4
Lamb Richard, of Harwich 8

M.

Marsh John - - - 11

N.

Norwich crape - - - 2

O.

Old South Sea Annuity - 10
Oranges and lemons - - 16

P.

Parsons Humphery - - 3
Preston Thomas, - - 5
Profit and loss - - - 7
Parrot's John accompt current 14
Do. in comp. - - - 14

R.

Reynolds Isaac - - - 5

S.

Stock - - - - 1
Sagathee - - - - 3
Serge - - - - 3
Ship James - - - 6
Smith's Samuel accompt current 10
Do. in comp. - - - 10
South Sea annuity old - 10
Severn's James accompt current 11
Do. in comp. - - - 12
Smith John - - - 12
Ship Hopewell - - - 12
Sutton Tim. at Barbadoes - 13
Sugar in comp. - - 15

T.

Thread in comp. - - 11

V.

Unwin Martin - - - 5
Uxley Robert - - - 6
Voyage to Amsterdam - 8
Van Hoove's Jacob accompt current - - - - 8
Van Schooten's Abraham accompt current - - 9
Voyage to Copenhagen - 10
Voyage from Barbadoes - 13
Voyage to Barbadoes - 15
Van Broek Jaques - - 15
Voyage from Cadiz - - 16

W.

Warner William - - 4

Y.

Yorkshire Cloth - - 14

1802		Dr Stock		£.		
Mar. 1	1	To sundry accounts - - - - -	—	412	10	—
	R	To balance for my nett estate - - -	16	34658	11	10¼
				35071	1	10¼

1802		Dr Cash				
Mar. 1	1	To Stock - - - - - - -	1	8099	4	2½
31	—	To sundry accompts received this month - -	—	609	—	—
Apr. 30	—	To ditto - - ditto - -	—	509	7	—
May 31	—	To ditto - - ditto - -	—	10525	19	—
June 30	—	To ditto - - ditto - -	—	1171	13	—
July 31	—	To ditto - - ditto - -	—	13081	9	11
Aug. 31	—	To ditto - - ditto - -	—	3536	11	8
Sept. 30	—	To ditto - - ditto - -	—	2000	—	—
Oct. 31	—	To ditto - - ditto - -	—	2855	—	—
Nov. 30	—	To ditto - - ditto - -	—	415	16	11½
Dec. 31	—	To ditto - - ditto - -	—	1904	17	10
				44708	19	7

1802		Dr Canary	Pipes.				
Mar. 1	1	To Stock, at 25*l.* per pipe, for - -	5	7	125	—	—
Nov. 10	R	To profit and loss, gained by this accompt			28	—	—
					153	—	—

1802		Dr Hops	Bags.	C.	qr.	lb.				
Mar. 1	1	To Stock, at 28s. per C. for - -	44	132	2	0	1	185	10	—
Dec. 31	R	To profit and loss, gained by this accompt - - -					7	8	15	3
								194	5	3

1802		Per Contra Cr.		£		
Mar. 1	4	By sundry accompts	—	10925	15	4¼
		By profit and loss, gained by 10 months trading	7	24145	6	6
				35071	1	10¼

1802		Per Contra Cr.				
Mar. 31	—	By sundry accompts paid away this month	—	1718	15	0¾
Apr. 30	—	By ditto - - ditto - - -	—	1017	6	—½
May 31	—	By ditto - - ditto - - -	—	9857	—	5
June 31	—	By ditto - - ditto - - -	—	643	13	10
July 31	—	By ditto - - ditto - - -	—	1106	—	—
Aug. 31	—	By ditto - - ditto - - -	—	1429	2	6
Sept. 30	—	By ditto - - ditto - - -	—	2485	14	2¼
Oct. 31	—	By ditto - - ditto - - -	—	346	11	2
Nov. 30	—	By ditto - - ditto - - -	—	1527	13	6
Dec. 31	—	By ditto - - ditto - - -	—	1918	14	2
	R	By balance, remaining in hand, carried to the next books - - - - -	16	12701	8	2½
				44708	19	7

1802		Per Contra Cr.	Pipes			
Mar. 20	2	By Cash, sold William Dello - -	1	1	30	—
May 17	5	By Cash, sold William Coles - -	1	1	30	—
Oct. 24	14	By John Hammond, for - - -	1	5	30	—
30	15	By Brandon George, for - - -	1	4	30	—
Nov. 10	16	By Cash, for - - - - -	1	3	33	—
			5		153	—

1802		Per Contra Cr.	Bags	C.	qr.	lb.			
Apr. 5	3	By Robert Uxley, at 33s. per C. for	10	30	1	0	6	49	18	3
Oct. 28	15	By voyage to Barbaboes, at 28s. per C. for - - - -	30	90	1	0	15	126	7	—
Nov. 10	16	By Cash, at 36s. per C. for -	1	3	0	0	3	5	8	—
Dec. 31	R	By balance, remaining unsold, at 28s per C. for - - -	3	9	0	0	16	12	12	—
			44	132	2	0		194	5	3

1802 Dr. French

			Hhds.		£.		
Mar. 1	—	To stock, at 30*l.* per Hhd. for - -	10	1	300	—	—
Sept. 22	R	To profit and loss, gained by this accompt		7	40	—	—
					340	—	—

1802 Dr. Drugget

			Pcs.	Yds				
Mar. 1	1	To stock, at 3s 4d. per yard, for -	20	280	1	46	13	4
21	R	To profit and loss, gained by this accompt - - - - -			7	2	6	8
						49	—	—

Note. The drugget being all sold, there is no necessity of staying till the general balance shall be made, but this or any other particular accompt of goods may be balanced at any time after they are all disposed of.

1802 Dr. Lisbon

			Hhds.				
Mar. 1	1	To stock, at 7*l.* per Hhd. for - -	25	1	175	—	—
	R	To profit and loss gained by this accompt		7	68	—	—
					243	—	—

1802 Dr. Norwich

			Pcs.	Yds.				
Mar. 1	1	To stock, at 3s. 6d. per yard, for -	56	896	1	156	16	—
June 28	R	To profit and loss gained by this accompt - - - - -			7	22	8	—
						179	4	—

1802 Dr. Duroy

			Pcs.	Yds.				
Mar. 1	1	To stock, at 6s. per yard, for -	20	300	1	90	—	—
June 28	R	To profit and loss, gained by this accompt - - - - -			7	7	10	—
						97	10	—

Wine Cr.

1802			Hhds.	£.		
Aug. 17	11	By house expences, bottled off	1	7	30	— —
Sept. 3	12	By profit and loss, given to Wm. Warner	1	7	30	— —
22	13	By James Jackson, at 35*l.* per hhd. for	8	12	280	— —
			10		340	— —

Per Contra Cr.

1802			Pcs.	Yds.			
Mar. 21	2	By R. Johnson, at 3s 6d. per yard, for	20	280	3	49	— —

Wine Cr.

1802			Hhds.			
Mar. 12	2	By profit and loss, lost by the bursting of	1	7	7	— —
June 19	7	By Samuel Fairman, at 10*l.* per hhd. for	10	4	100	— —
27	7	By cash, at 10*l.* 10s. per hhd. for -	10	2	105	— —
Aug. 17	11	By house-expences, bottled off -	1	1	7	— —
Oct. 30	15	By Brandon George, for - -	1	4	10	— —
	R	By balance unsold, at 7*l.* per hhd. for	2	17	14	— —
			25		243	— —

Crape Cr.

1802			Pcs.	Yds.			
June 28	7	By Abraham Van Schooten's accompt current, at 4s. per yard, for - -	56	896	9	179	4 —

Per Contra Cr.

1802			Pcs.	Yds.			
June 20	7	By Abraham Van Schooten's accompt current, at 6s. 6d. per yard, for -	20	300	9	97	10 —

1802		Dr Sagathee	Pcs.	Yds.		£.		
Mar. 1	3	To stock, at 2s. 6d. per yard, for - -	90	1080	1	135	—	—
	R	To profit and loss gained by this accompt - - - - - -			7	6	—	—
						141	—	—

1802		Dr. Serge	Pcs.	Yds.				
Mar. 1	1	To stock at 1s. per yard, for - -	90	1260	1	63	—	—
	R	To profit and loss, gained by this accompt - - - - - -			7	2	6	8
						65	6	8

1802		Dr. Robert					
Mar. 1	1	To stock - - - - - - -	1	30	—	—
21	2	To drugget - - - - - - -	2	49	—	—
June 8	6	To goods for the accompt of Abraham Van Schooten, for 120 pieces of Holland - -	9	360	—	—
12	6	To A. Van Schooten in part, for 100 pieces of long lawn - - - - - -	9	150	—	—
Aug. 6	10	To ship James - - - - -	6	12	1	$\frac{3}{4}$
Nov. 20	16	To cash paid in full - - - -	8	1000	—	—

1802		Dr. Humphrey					
Mar. 1	1	To stock - - - - - - -	1	16	—	—
July 14	8	To insurance, for my insuring 200*l.* on his scarlet cloth - - - - - -	9	16	—	—
Sept. 5	12	To sundry accompts, paid him in full -	2	184	—	—
				216	—	—
Dec. 29	19	To thread in comp. between J. Severn and self, to pay in 6 months - -	11	900	—	—

1802		Per Contra	Cr. Pcs.	Yds.	£.		
Oct. 28	15	By Voyage to Barbadoes, at 2s 6d per yard, for	20	240	15	20	— —
Nov. 18	16	By William Baker, at 3s per yard, for	20	240	4	36	— —
	R	By balance unsold, at 2s 6d per yard.	50	600	16	75	— —
			90	1080		141	— —

1802		Per Contra	Cr. Pcs.	Yds	£.		
Oct. 28	15	By voyage to Barbadoes, at 2s 6d. per Yard, for	20	280	15	14	— —
Nov. 18	16	By cash, at 14d. per yard, for	20	280	3	16	6 8
	R	By balance, unsold, at 1s per yd. for	50	700	16	35	— —
			90	1260		65	6 8

1802		Johnson	Cr.			
Mar. 2	1	By cash, received in full	1	30	—	—
25	2	By ditto, received in full	1	49	—	—
June 18	7	By ditto, received in part	2	360	—	—
24	7	By ditto, received in full	2	150	—	—
Aug. 23	11	By ditto, received in full	2	12	19	$\frac{3}{4}$
26	11	By John Marsh, for a bill payable by me to R. Johnson, November 17 next	11	1000	—	—

1802		Parsons	Cr.			
July 26	9	By Cash, received in part	2	16	—	—
Aug. 14	10	By insurance, for his scarlet cloth, lost in the Falcon	9	200	—	—
				216	—	—
	R	By balance, due to me, to pay June 29 next	16	900	—	—

1802		Dr. William		£.		
Mar. 1	1	To stock - - - - - - - -	1	500	—	—
10	2	To ship James, for $\frac{1}{16}$ part to pay in 7 days	6	125	—	—
Aug. 6	10	To ditto - - - - - - -	6	12	19	$\frac{3}{4}$
Nov. 18	16	To sagathee - - - - - - -	3	36	—	—
Dec. 30	19	To thread in comp. between James Severn and self - - - - - - - -	11	533	16	—
—	19	To sundry accompts - - - - -	—	466	4	—
				1673	19	$\frac{3}{4}$

1802		Dr. William				
Mar. 1	1	To stock, to pay April 30 next - -	1	34	7	—
Aug. 15	10	To profit and loss, for a legacy left me by my brother, C. Verax - - - -	7	1000	—	—
Oct. 6	14	To Cash, paid him in full - - -	3	300	—	—
				1300	—	—

1802		Dr. Brandon				
Mar. 1	1	To stock - - - - - - - -	1	32	—	—
Oct. 30	15	To sundry accompts - - - -	—	40	—	—
				72	—	—

1802		Dr. Samuel				
Mar. 1	1	To stock - - - - - - - -	1	28	—	—
June 19	9	To Lisbon wine - - - - - -	2	100	—	—

1802		Dr. William				
Mar. 1	1	To stock - - - - - - - -	1	128	13	—
Nov. 1	15	To Cash, paid in full - - - -	3	400	—	—

1802		Baker	Cr.		£.		
Mar. 17	2	By Cash, received in part		1	125	—	—
Aug. 23	11	By ditto, received his part of the last charges on the ship James		2	12	19	$\frac{3}{4}$
Dec. 9	17	By ditto, received the principal, which he borrowed		3	500	—	—
30	19	By Robert Uxley, for my note given to Uxley, and by him to Baker		6	1000	—	—
—	R	By balance, due to me		16	36	—	—
					1673	19	$\frac{3}{4}$

1802		Warner	Cr.				
Apr. 30	4	By Cash received in full		1	34	7	—
July 4	8	By voyage to Copenhagen in comp. between S. Smith and self		10	300	—	—
Oct. 6	14	By Cash, received my legacy in full		3	1000	—	—
					1300	—	—

1802		George	Cr.				
Oct. 29	15	By voyage to Barbadoes, for insurance at 6 per cent		15	11	8	3
	R	By balance due to me		16	60	11	9
					72	—	—

1802		Fairman	Cr.				
June 16	7	By Cash, received in full		2	28	—	—
Nov. 4	20	By ditto, ditto		3	100	—	—

1802		Lowfield	Cr.				
June 23	7	By Cash, received in full		2	128	13	—
July 4	9	By voyage to Copenhagen in comp. between S. Smith and self		10	400	—	—

1802		Dr. Thomas		£.		
Mar. 1	—	To stock	1	256	14	3¾
Nov. 7	15	To Cash, paid in part	3	100	—	—
24	16	To insurance, for my insuring 300*l.* at 6 per cent.	9	18	—	—
Dec. 10	17	To sundry accompts, paid my insurance on a freight lost	—	300	—	—
		To balance due to him	16	359	2	4¼
				1035	16	8

1802		Dr. John				
Mar. 1	1	To stock, to pay April 20 next	1	100	—	—
Oct. 24	14	To canary	1	30	—	—
Dec. 12	17	To sundry accompts	—	850	—	—

1802		Dr. Martin				
Mar. 1	1	To stock	1	381	17	6

1802		Dr. Isaac				
Mar. 1	1	To stock	1	42	—	—
Dec. 26	18	To oranges and lemons	16	42	10	—

1802		Dr. Thomas				
Mar. 23	2	To sundry accompts	—	90	—	—
May 25	5	To Cash paid James Hart for repairing my dwelling-house	1	17	9	6
Sept. 20	13	To sundry accompts	—	2185	16	6
				2203	16	—

1802		Johnson	Cr.		£.		
July 4	8	By voyage to Copenhagen in comp. between S. Smith and self		10	733	16	8
Dec. 3	16	By insurance, on a freight, in the John and Hannah, lost		9	300	—	—
					1033	16	8

1802		Hammond	Cr.				
Apr. 20	3	By Cash, received in full		1	100	—	—
Dec. 6	16	By ditto, ditto		3	30	—	—
22	18	By Joram Conderil of Cadiz, for J. Conderil's draft on me, payable to J. Hammond		16	33	15	—
	R	By balance due to me		16	816	5	—
					850	—	—

1802		Unwin	Cr.				
Oct. 26	15	By Cash, received in part		3	100	—	—
Nov. 27	16	By ditto, ditto		3	100	—	—
Dec. 20	18	By ditto, ditto		3	100	—	—
	R	By balance due to me		16	81	17	6
					381	17	6

1802		Reynolds	Dr.				
Dec. 24	18	By Cash, received in full		3	42	—	—
	R	By balance, due to me		16	42	10	—

1802		Preston	Cr.				
Mar. 1	1	By stock to be paid May 14 next		1	90	—	—
Aug. 26	11	By John Marsh, for a bill payable by me to T. Preston, September 17 next		11	2185	16	6
Dec. 31	17	By Cash received for the repairs of my present dwelling-house		3	17	9	6
					2203	6	—

1802		Dr. Robert		£.		
Mar. 14	2	To ship James $\frac{1}{16}$ part - - - - -	6	125	—	—
Apr. 5	3	To hops - - - - - - -	1	49	18	3
May 7	5	To ship James, for his $\frac{1}{16}$ part of disbursements on the said ship - - -	6	70	17	—
10	5	To Cash, paid in full - - - - -	1	76	14	9
				322	10	—
Aug. 6	10	To ship James - - - - - -	6	12	19	$\frac{3}{4}$
Dec. 30	19	To William Baker, for my note given to Uxley, and by him to Baker - - -	4	1000	—	—

1802		Dr. Ship				
Mar. 4	1	To sundry accompts - - - - -	1	1500	—	—
26	2	To Cash paid T. Young, for joiner's work in full - - - - - - - -	1	20	17	—
27	2	To ditto, paid Tho. Pierce for rigging ditto	1	27	14	6
28	2	To ditto, paid Dryden Smith for repairs ditto	1	40	8	—
30	3	To ditto, paid Nat. Westall for painting ditto	1	7	4	6
Apr. 3	3	To ditto, paid the blockmaker's bill - ditto	1	19	7	6
7	3	To ditto, paid the ship chandler's bill ditto	1	700	13	—
27	4	To ditto, paid John Jones for beef and pork do.	1	109	10	6
May 1	4	To ditto, paid James Thatcher for bread, flour, and Pease - - - - - ditto	1	86	18	6
2	4	To ditto, paid J. Prestwick for cordage, &c. do.	1	46	17	—
6	4	To ditto, paid John Pepwell for smith's work do.	1	73	11	6
Aug. 6	10	To ditto, paid sundry charges in refitting her do.	2	207	5	—
20	R	To profit and loss, gained by the said ship -	7	2132	9	11 6
				2417	0	8 6

1802		Dr. James				
Mar. 9	2	To Cash paid in full - - -	1	1425	—	—
May 28	6	To insurance on 200*l.* in the Golden Fleece, at 4 per cent. - - - - -	9	8	—	—

1802		Uxley Cr.		£.		
Mar. 1	1	By stock - - - - - - -	2	322	10	—
Aug. 23	11	By Cash, received in full - - - -	2	12	19	$\frac{3}{4}$
26	11	By John Marsh, for a bill by me payable to R. Uxley, January 17 next - - -	11	1000	—	—

1802		James Cr.				
Mar. 6	1	By Cash, recd. of J. Herbert for $\frac{1}{16}$ part in full	1	125	—	—
8	2	By ditto, recd. of capt. J. Smith $\frac{1}{16}$ part ditto	1	125	—	—
10	2	By William Baker, - - for ditto -	4	125	—	—
14	2	By Robert Uxley - - - for ditto -	6	125	—	—
25	2	By cash, rec$^{d.}$ of R. Johnson for ditto -	1	125	—	—
Apr. 10	3	By ditto, rec$^{d.}$ of William Evans for ditto -	1	125	—	—
12	3	By ditto, rec$^{d.}$ of James Jackson for ditto -	1	125	—	—
14	3	By ditto, rec$^{d.}$ of Thomas Jones for ditto -	1	125	—	—
May 7	5	By sundry accompts - - - - -	—	566	—	—
20	5	By cash for my $\frac{1}{2}$ part of a French prize rec. in full - - - - - -	1	10000	—	—
July 9	8	By ditto for my ditto of a 2d ditto - ditto -	2	12500	—	—
Aug. 6	10	By sundry accompts - - - - -	—	103	12	6
				24170	8	6

1802		Allen Cr.				
Mar. 4	6	By ship James - - - - - -	6	1425	—	—
Dec. 27	9	By cash received in full - - - - -	3	8	—	—

1802		Dr. Profit		£.		
Mar. 12	2	To Lisbon wine, for 1 Hhd. except 6 gallons lost	2	7	—	—
July 24	9	To John Adams, for a drawback on 140*l.* 7s. 10d. at 8 per cent.	8	11	4	7
Sept. 3	12	To French wine, for 1 Hhd. given to William Warner	2	30	—	—
	R	To house-expences	7	337	4	10
	R	To bank annuity, lost on the abatement of its price, with the brokage	9	75	—	—
	R	To insurance	9	458	—	—
	R	To old S. S. annuity, lost by the abatement of its price, with the brokage	10	43	14	6
	R	To stock gained by 10 months trading	1	24145	6	6
				25107	10	5

Note, This extraordinary gain, made in so short a time, may perhaps, amaze some readers: but if they consider that 21329*l.* 11s 6d. of that money arose by the success of the ship James, the remaining part of the gain will appear to be no more than what many merchants make in the like time.

1802		Dr. House				
Mar. 31	3	To cash, paid sundry charges this month	1	33	4	6
Apr. 30	4	To ditto, . ditto	1	39	16	10
May 31	6	To ditto, . ditto	1	43	11	2
June 30	7	To ditto, . ditto	3	40	8	10
July 31	9	To ditto, . ditto	2	21	18	—
Aug. 17	11	To sundry accompts	—	37	—	—
31	11	To cash paid sundry charges this month	2	21	17	6
Sept. 30	14	To ditto, . ditto	2	22	12	6
Oct. 31	15	To ditto, . ditto	3	26	13	8
Nov. 30	16	To ditto, . ditto	3	27	13	6
Dec. 31	19	To ditto, . ditto	3	22	8	4
				337	4	10

1802		and Loss Cr.		£.		
Mar. 21	R	By drugget - - - - -	2	2	6	8
23	2	By T. Preston, abated for my early payment of £90. - - - - -	5	—	12	1¼
May 14	R	By voyage to Amst. consigned to J. Van Hoove - - - - - -	8	54	13	11
June 12	6	By goods for the accompt of Abraham Van Schooten - - - - -	9	36	8	—
24	7	By bank Ann. for ½ year's Divid. on 10000*l.*	9	150	—	—
28	7	By Abraham Van Schooten's Acc. Curr. for commission - - - - - -	9	13	13	3
—	R	By duroy - - - - -	2	7	10	—
—	R	By Norwich crape - - - - -	2	22	8	—
Aug. 12	R	By voyage to Copen. for my ½ of the gain thereof. - - - - -	10	741	8	6
—	10	By cash, gained by Johannes Scheelhase -	2	5	4	7
15	10	By William Warner, for a legacy left me by my brother Verax - - - - -	4	1000	—	—
20	R	By ship James - - - - -	6	21329	11	6
22	11	By cash rec^{d} of W. Baker, Esq. ½ Yrs. Int. on 500*l.* - - - - - - -	2	12	10	—
Sept. 5	12	By H. Parsons, for a drawback on 200*l.* at 6 per cent. - - - - - -	3	12	—	—
7	R	By ship Hopewell, gained on the sale thereof	13	400	—	—
20	13	By T. Preston, abated on my payment of £2185 16s. 6d. - - -	5	—	—	6
22	R	By French wine - - - -	2	40	—	—
—	R	By John Parrot's accompt current - -	14	5	19	2¾
—	R	By George Hale's accompt current -	14	5	19	2¾
—	R	By sugar in Co. for my ⅓ part gained -	15	219	18	4¼
29	14	By old S. S. Ann. for ½ a year's Div. on 12000*l*	10	180	—	—
Nov. 10	R	By canary - - - - -	1	28	—	—
Dec. 9	17	By cash rec^{d} of W. Baker, the Int. of 500*l.*	1	7	8	4
10	17	By T. Johnson, for a drawback on 300*l.* at 8 per cent. - - - - - - -	5	24	—	—
12	R	By Yorkshire cloth - - - - -	14	122	15	6
—	17	By ditto, for the accompt of Nat. Keeble -	15	8	10	—
17	18	By Tim. Hart & Co. gained by prompt payment	12	4	18	—
25	18	By bank ann. for ½ a year's div. on 10000*l.*	9	150	—	—
30	19	By Wm. Baker, gained by prompt payment	4	2	6	8
—	R	By thread in co. between James Severn & self	11	415	2	6
	R	By hops - - - - - - -	1	8	15	3
	R	By Lisbon wine - - - - - -	2	68	—	—
	R	By sagathee - - - - -	3	6	—	—
	R	By serge - - - - -	3	2	6	8
	R	By oranges and lemons - - -	16	19	2	10
				25107	10	5

		Expences Cr.				
1802		By profit and loss - - - -	7	337	4	10

1802		Dr. Voyage to Amsterdam, consigned		£.		
April 1	3	To Richard Lamb, of Harwich, for 100 qrs. of wheat - - - - - - - -	8	99	8	—
24	4	To Cash, for 100 bags of pepper, with charges	1	140	7	10
25	4	To ditto, paid John Adams, for insuring the aforesaid pepper - - - - -	8	7	—	4½
May 14	R	To profit and loss, gained by the said voyage	7	54	13	11
				301	10	1½

1802		Dr. Richard				
April 2	3	To William Angel, for a draft on me, payable to W. Angel, or order, May 3 next -	8	99	8	—

1802		Dr. William				
May 3	4	To cash, paid in full - - - - -	1	99	8	—

1802		Dr. John				
May 12	6	To voyage to Amsterdam, consigned to J. Van Hoove, for 100 bags of pepper lost -	8	140	7	10

1802		Dr. Jacob Van Hoove's					
			Guil.	St.			
Mar. 14	5	To voyage to Amsterdam, Exch. at 33s. 4d. Flemish per £ sterling, for	1611	3	8	161	2 3½

					£.		
1802		to Jacob Van Hoove Cr.					
May 12	5	By John Adams, for 100 bags of pepper, by him insured and lost - - - -	8		140	7	10
14	5	By Jacob Van Hoove's accompt current, on the sale of 100 qrs. of wheat - -	8		161	2	3½
					301	10	1½
1802		Lamb of Harwich Cr.					
April 1	3	By voyage to Amsterdam, consigned to Jacob Van Hoove - - - - - -	8		199	8	—
		Angel Cr.					
April 2	3	By Richard Lamb, of Harwich, for a draft on me payable to Wm. Angel, or order, May 3, next - - - - - - -	8		99	8	—
1802		Adams Cr.					
July 24	9	By sundry accompts - - - - -			140	7	10
		Van Hoove's Act. Currt. Cr.					
1802			Guil.	St.			
Nov. 15	16	By Jaques Van Broek, Exch. at 33s. 4d. per £ sterling - - - -	1611	3	15	161	2 3½

Dr. Bank

1802			£		£.		
May 22	5	To cash at £4 per cent. and brokage on	10000	1	9412	10	—
June 24	7	To profit and loss, for ½ year's Div.		7	150	—	—
Dec. 25	18	To ditto - - - - - for ditto - - -		7	150	—	—
					9712	10	—

Dr. Insurance

1802					
Aug. 14	10	To Humphrey Parsons, for his scarlet cloth, lost in the Falcon - - - - -	3	200	— —
Dec. 3	16	To Thomas Johnson, for a freight in the John and Hannah, lost - - -	5	300	— —
				500	— —

Note, When you insure other men's goods, and receive the premium, or give credit for it, you must make cash, or the person indebted, Dr. to insurance, and insurance Cr. by cash, or the person indebted; but when others insure on your goods, and you pay the premium upon, you must be governed by the circumstances, and make such person or thing Dr. to cash, as the nature of the affair requires. See voyage to Amsterdam, Fol. 8.

Dr. Goods for the accompt of

1802			Rms. Paper.	Ps. Holl.	Ps. L. Lawn.		£.		
June 2	6	To cash, paid freight, custom, and other charges on - -	1000	120	100	2	196	17	6
12	6	To sundry accompts for the close - - - - -				—	713	2	6
							910	—	—

Dr. Abraham

1802					
June 28	7	To sundry accompts - - - - -	—	696	14 9

Note, The balance of this accompt may seem something odd to the young book-keeper, and he, perhaps, may wonder how the merchant must come by his money when A. Van Schooten lives so far off, and the balance so small; but it is to be observed in this case, that Van Schooten is the employer, and therefore as the merchant at London sells goods for him, and makes returns to him by commission: so whatever is defective or redundant at one time, will easily be brought to accompt by sale of the next quantity of goods received from, or returns made to the said Van Schooten; and so on from time to time, as occasion shall happen.

Annuity Cr.

1802			£	£.
Oct. 14	14	By cash, received ½ a year's dividend		3 150 — —
Dec. 31	R	By balance, at 93 ⅜ per cent. - -	10000	16 9337 10 —
	R	By do. for ½ a year's dividend, due thereon - - - - - -		16 150 — —
	R	By profit and loss, lost by the abatement of its price and the brokage		7 75 — —
				9712 10 —

Per Contra Cr.

1802			£.
May 28	6	By James Allen, on 200*l.* at 4 per cent. in the Golden Fleece - - - - - -	6 8 — —
July 14	7	By Humphrey Parsons, on 300*l.* at 8 per cent. on scarlet cloth - - - - - -	3 16 — —
Nov. 24	16	By Thomas Johnson, on 300*l.* at 6 per cent. on the John and Hannah - -	5 18 — —
		By profit and loss, lost by this accompt -	7 458 — —
			500 — —

Abraham Van Schooten Cr.

1802			Rms. Paper.	Ps. Holl.	Ps. L. Lawn.	£.
June 5	6	By cash, at 6s. per ream, for	1000			2 300 — —
8	6	By Robert Johnson at 3*l.* per piece, for - -		120		3 360 — —
12	6	By sundry accompts, at 2*l.* 10s. per piece, for - -			100	250 — —
						910 — —

Van Schooten's Act. Currt. Cr.

1802			£.
June 12	6	By goods for the accompt of A. Van Schooten, for the nett produce - - -	9 676 14 6
	R	By balance due to me - - -	16 20 — 3
			696 14 9

1802 Dr. Voyage to Copenhagen

					£.		
July 4	8	To sundry accompts - - - -		—	1463	9	8
Aug. 12	—	To Samuel Smith's accompt in Comp. for his half the gain thereof - - - -		10	741	8	6
12	R	To profit and loss, for my half of the gain thereof - - - - -		7	741	8	6
					2946	6	8

1802 Dr. Samuel

July 4	8	To his accompt in Comp. for his half of the voyage to Copenhagen - -		10	731	14	10
Aug. 12	R	To balance due to him - - -		16	746	13	1
					1478	7	11

1802 Dr. Samuel

July 4	8	To his accompt current, for his half of the drawback on 30 hhds. of tobacco - - -		10	218	3	4
Aug. 8	13	To ditto, for his half of the goods sold at Copenhagen - - - - - - -		10	1255	—	—
					1473	3	4

1802 Dr. Commissioners

July 4	8	To Voyage to Copenhagen in Comp. between S. Smith and self - - - - -		10	436	6	8

Dr. Old South-Sea

			£				
1802 July 12	8	To cash, at 91½ per cent. transferred to me - - - - -	12000	2	10993	14	6
Sept. 29	14	To profit and loss, for half a year's dividend - - - - -		7	180	—	—
					11173	14	6

1802		in Co. with Saml. Smith Cr.			£.		
July 4	8	By commissioners of the customs, for a drawback on tobacco exported . .	10		436	6	8
Aug. 8	10	By Jaques Joliffe's accompt current . .	13		2510	—	—
					2946	6	8
1802		Smith's Acct. Current Cr.					
July 4	8	By his accompt in Comp. for his half of the drawback on 30 hhds. of tobacco . .	10		218	4	4
Aug. 8	10	By ditto, for his half of the goods sold at Copenhagen	10		1255	—	—
12	10	By cash, for his half of the gain on the exchange 10040 rix dollars . . .	2		5	4	7
					1478	7	11
1802		Smith's Acct. in Co. Cr.					
July 4	8	By his accompt current, for his half of the voyage to Copenhagen . .	10		731	14	10
Aug. 12	R	By voyage to Copenhagen, for his share of the gain thereof	10		741	8	6
					1473	3	4
1802		of the Customs Cr.					
July 20	9	By cash, received in full . . .	2		436	6	8
		Annuity Cr.					
1802				£.			
Oct. 31	14	By cash, received half a year's dividend due last Michaelmas . . .	2		180	—	—
Dec. 31	R	By balance, at 91½ per cent . .	12000	16	10950	—	—
	R	By profit and loss, lost by the abatement of its price, and the brokage	7		43	14	6
					11173	14	6

Dr. Thread in Co. with

1802			lb		£.		
July 1	9	To John Marsh, at 14s. 10d½ per lb for	5628	11	4185	16	6
23	9	To cash, paid charges on bringing the said thread home		2	17	14	6
Dec. 30	R	To James Severn's accompt in Comp. for his share of the gain		11	415	2	6
—	R	To profit and loss for my share of ditto		7	415	2	6
					5053	16	—

Dr. John

1802					
Aug. 26	11	To Sundry accompts	—	4185	16	6

Dr. James

1802						
July 17	9	To his accompt in Comp. for his half of thread bought of J. Marsh	11	2092	18	3
23	9	To ditto, for his half of charges on the said thread	11	8	17	3
	R	To balance due to him	16	415	2	6
				2516	18	—

Note, Observe the index under note 2, July 28, p. 13 in the waste-book, concerning any partner's accompt current giving credit for his part of goods sold, but not paid for.

Dr. James

1802					
July 28	14	To his accompt current, for his half of thread sold T. Hart and Comp.	11	450	—	—
Aug. 3	14	To ditto, for ditto, sold for ready money	11	450	—	—
Sept. 24	14	To ditto, for ditto——William Evans	11	450	—	—
Dec. 28	19	To ditto, for ditto——James Allen	11	450	—	—
29	19	To ditto, for ditto——H. Parsons	11	450	—	—
30	19	To ditto, for ditto——William Baker	11	266	18	—
				2516	18	—

James Severn Cr.

1802			℔				
July 28	9	By Tim. Hart and Co. at 18s. pr. ℔ for	1000	12	900	—	—
Aug. 3	10	By cash, sold A. Sanders, at 18s. —— for	1000	2	900	—	—
Sept. 24	14	By sundry accompts, — at 18s. —— for	1000	—	900	—	—
Dec. 28	19	By cash, ... at 18s. —— for	1000	3	900	—	—
29	19	By Humphrey Parsons, at 18s. —— for	1000	3	900	—	—
30	19	By William Baker, . . at 17s. —— for	628	4	533	16	—
			5628		5033	16	—

Marsh of Manchester Cr.

1802						
July 17	9	By thread in Comp. between James Severn and self, each half . . .	11	4185	16	6

Severn's Acct. current Cr.

1802						
July 28	9	By his accompt in Comp. for his half of thread sold T. Hart and Comp. . . .	11	450	—	—
Aug. 3	10	By ditto, for ditto, sold for ready money .	11	450	—	—
Sept. 24	14	By ditto, for ditto, sold William Evans .	11	450	—	—
Dec. 28	19	By ditto, for ditto, sold James Allen . .	11	450	—	—
29	19	By ditto, for ditto, sold H. Parsons . .	11	450	—	—
30	19	By ditto, for ditto, sold William Baker	11	266	18	—
				2516	18	—

Severn's Acct. in Co. Cr.

1802						
July 17	9	By accompt current, for his half of thread bought of John Marsh . . .	11	2092	18	3
23	9	By ditto, for his half of charges on the said thread	11	8	17	3
Dec. 30	R	By thread in Comp. for his share of the gain thereof	11	415	2	6
				2516	18	—

					£.		
1802		Dr. Timothy					
July 28	9	To thread in Comp. between J. Severn and self	11		900	—	—
Dec. 17	18	To sundry accompts	—		1125	—	—
					2025	—	—
1802		Dr. John					
Aug. 6	10	To ship James	6		12	19	$\frac{3}{4}$
1802		Dr. John					
Aug. 6	10	To ship James	6		12	19	$\frac{3}{4}$
1802		Dr. William					
Aug. 6	14	To ship James	6		12	19	$\frac{3}{4}$
Sept. 24	10	To thread in Comp. payable in 6 months	11		400	—	—
1802		Dr. James					
Aug. 6	12	To ship James	6		12	19	$\frac{3}{4}$
Sept. 22	13	To sundry accompts	—		1174	5	—

1802		Hart and Co. Cr.		£.		
Oct. 1	14	By cash received in part . . .	3	300	—	—
Dec. 1	16	By ditto, ditto	3	300	—	—
17	18	By Nathaniel Keeble of Boston, for Keeble's draft on me payable to T. Hart and Comp.	15	1125	—	—
	R	By balance due to me . . .	16	300	—	—
				2025	—	—

1802		Herbert Cr.				
Aug. 23	11	By cash received in full . . .	2	12	19	$\frac{3}{4}$

1802		Smith Cr.				
Aug. 23	11	By cash received in full . . .	2	12	19	$\frac{3}{4}$

1802		Evans Cr.				
Aug. 23	11	By cash, received in full . . .	2	12	19	$\frac{3}{4}$
	R	By balance due to me March 24 next.	16	400	—	—

1802		Jackson Cr.				
Aug. 23	11	By cash, received in full . . .	2	12	19	$\frac{3}{4}$
Sept. 22	13	By sundry accompts . . .	—	600	—	—
	R	By balance due to me . . .	16	574	5	—
				1174	5	—

1802		Dr. Thomas		£.		
Aug. 6	10	To ship James	6	12	19	$\frac{3}{4}$
Sept. 24	14	To thread in Comp. for a draft on him, received of William Evans . . .	11	300	—	—
27	14	To Yorkshire cloth . . .	14	425	—	—
				725	—	—

1802		Dr. Jaques				
Aug. 8	10	To voyage to Copenhagen	10	2510	—	—

1802		Dr. Ship				
Aug. 28	11	To cash, paid in full to Andrew Collins .	2	1200	—	—
Sept. 7	R	To profit and loss gained by the said ship .	7	400	—	—
				1600	—	—

1802		Dr. Voyage from Barbadoes, in Comp.				
Sept. 9	12	To Timothy Sutton, for 45 chests of sugar .	13	167	13	$5\frac{1}{4}$

1802		Dr. Timothy				
Sept. 9	R	To balance due to him	16	167	13	$5\frac{1}{4}$

				£.		
1802		Jones Cr.				
Aug. 23	17	By cash, received in full - - -	2	12	19	$\frac{3}{4}$
Oct. 22	14	By cash, received in part - - -	3	300	—	—
	R	By balance, due to me - - - -	16	425	—	—
				725	—	—
1802		Jolliffe's Acct. Currt. Cr.				
Aug. 12	10	By cash, received of Johannes Scheelhase -	2	2510	—	—
1802		Hopewell Cr.				
Sept. 7	13	By cash, received of Abraham Sanders, in full	2	1600	—	—
1802		with J. Parrot and G. Hale Cr.				
Sept. 15	13	By sugar in Comp. with Parrot, Hale, and self, for 45 chests - - - -	15	167	13	$5\frac{1}{4}$
1802		Sutton at Barbadoes Cr.				
Sept. 9	12	By voyage from Barbadoes, in Comp. with Parrot, Hale, and self, for 45 chests of sugar	13	167	13	$5\frac{1}{4}$

1802		Dr. John		£.		
Sept. 9	12	To his accompt in Comp. for his $\frac{1}{3}$ of sugar from Barbadoes - - - - - -	14	55	17	$9\frac{3}{4}$
15	13	To ditto, for his $\frac{1}{3}$ of after-charges on the abovesaid sugar - - - - - -	14	22	5	6
22	R	To profit and loss for his $\frac{1}{3}$ of the sale of sugar in Comp. at 2 per cent. - -	7	5	19	$2\frac{3}{4}$
—	R	To Balance due to him - - - - -	16	213	19	$1\frac{1}{2}$
				298	1	8

1802		Dr. John				
Sept. 22	13	To his accompt current, for his $\frac{1}{3}$ of sugar in Comp. sold - - - - - -	14	298	1	8

1802		Dr. George				
Sept. 9	12	To his accompt in Comp. for his $\frac{1}{3}$ of sugar from Barbadoes - - - - - -	14	55	17	$9\frac{3}{4}$
15	13	To ditto, for his $\frac{1}{3}$ of after-charges on ditto sugar - - - - - - -	14	22	5	6
22	R	To profit and loss, for his $\frac{1}{3}$ on the sale of ditto sugar at 2 per cent. - - - -	7	5	19	$2\frac{3}{4}$
—	R	To balance due to him - - - -	16	213	19	$1\frac{1}{2}$
				298	1	8

1802		Dr. George				
Sept. 22	13	To his accompt current, for his $\frac{1}{3}$ of sugar in Comp. sold. - - - - - -	14	298	1	8

1802		Dr. Yorkshire	Pcs.			
Sept. 11	12	To sundry accompts, at £7 10s. per piece for - - - - -	150	—	1152	4 6
Dec. 12	R	To profit and loss, gained by this accompt - - - - -	7		122	15 6
					1275	— —

1802		Parrot's Acct. Currt. Cr.		£.		
Sept. 22	13	By his accompt in Comp. for his $\frac{1}{3}$ of sugar in Comp. sold - - - - - -	14	298	1	8

1802		Parrot's Acct. in Co. Cr.				
Sept. 9	12	By his accompt current for his $\frac{1}{3}$ of sugar from Barbadoes - - - - -	14	55	17	$9\frac{3}{4}$
15	13	By ditto, for his $\frac{1}{3}$ of after-charges on ditto sugar - - - - - -	14	22	5	6
22	R	By sugar in Comp. for his $\frac{1}{3}$ of the gain thereof	15	219	18	$4\frac{1}{4}$
				298	1	8

1802		Hale's Acct. Currt. Cr.				
Sept. 22	13	By his accompt in Comp. for his $\frac{1}{3}$ of sugar in Comp. sold - - - - -	14	298	1	8

1802		Hale's Acct. in Co. Cr.				
Sept. 9	12	By his accompt current, for his $\frac{1}{3}$ of sugar from Barbadoes - - - - -	14	55	17	$9\frac{3}{4}$
15	13	By ditto, for his $\frac{1}{3}$ of after-charges on ditto sugar - - - - -	14	22	5	6
22	R	By sugar in Comp. for his $\frac{1}{3}$ of the gain thereof	15	219	18	$4\frac{1}{4}$
				298	1	8

1802		Cloth Cr.	Pcs.			
Sept. 27	14	By Thomas Jones at 8*l.* 10s. per piece, for	50	13	425	— —
Oct. 3	14	By cash, at 8*l.* 10s. per piece, for - -	50	3	425	— —
Dec. 12	17	By J. Hammond at 8*l.* 10s. per piece, for	50	5	425	— —
			150		1275	— —

					£.		
1802		**Dr. Nathaniel**					
Dec. 17	18	To Timothy Hart and Comp. for Keeble's draft on me, payable to J. Hart and Comp.		12	1152	—	—
	R	To balance, due to him - - -		16	405	5	4
					1530	5	4
		Dr. Yorkshire Cloth for					
1802			Pcs.				
Sept. 11	12	To cash, paid charges in bringing home	50	2	11	4	8
Dec. 12	17	To sundry accompts, for the close - -		—	415	15	4
					425	—	—
		Dr. Sugar in Co. with					
1802			Ch. C. qr. lb.				
Sept. 15	13	To sundry accompts, at 15s. sterling per C. with charges for -	45 223 2 7	—	234	9	$11\frac{1}{2}$
22	R	To ditto for two partners shares of the gain - - -		—	439	16	$8\frac{1}{2}$
—	R	To profit and loss, for my $\frac{1}{3}$ of the gain - - -		7	219	18	$4\frac{1}{4}$
					894	5	$-\frac{1}{4}$
1802		**Dr. William**					
Sept. 22	13	To James Jackson, for a draft on W. Harman by J. Jackson - - - - -		12	400	—	—
1802		**Dr. Voyage to**					
Oct. 28	15	To sundry accompts - - - -		—	190	4	6
29	15	To Brandon George, for insurance at 6 per cent		4	11	8	3
					201	12	9

Note. At Page 13, Timothy Sutton, at Barbadoes, stands Dr. to balance in the sum of 167*l.* 13s. 5d 2qr. *i.* . the merchant stands indebted to him so much, and therefore the young Book-keeper may imagine, that as the goods in the above voyage are consigned to him, the debt is now paid: But it is to be observed, that the said goods, though consigned to Sutton, are not for his own accompt and risk, but for the accompt and risk of the merchant that sent them; and in this case, Sutton when he receives the goods, is only to sell them to the best advantage that he can, and repay himself: And when he sends an account of sale, 'tis then, and not till then, that you must place that to his accompt, and make him Dr. for the overplus, or Cr. by so much as that sale falls short of what you owed him before.

1802		**Dr. Jaques**					
Nov. 15	16	To Jacob Van Hoove, exch. at 33s. 4d. per £ sterling, for 161*l.* Guil. 3 stiv. - -		8	161	2	$3\frac{1}{2}$

1802		Keeble, of Boston	Cr.		£.		
Sept. 11	12	By Yorkshire cloth, for 150 pieces - -		14	1125	—	—
Dec. 12	12	By ditto, for his own accompt for the nett proceed - - - - - -		15	405	5	4
					1530	5	4
1802		the Acct. of N. Keeble	Cr.				
Dec. 12	17	By John Hammond, at 8*l.* 10s. per piece for - - - - - - -	Ps. 50	5	425	—	—
1802		J. Parrot, G. Hale,	Cr.				
			Ch. C. qrs. lb.				
Sept. 22	13	By James Jackson, at 4*l.* per C. for	45 223 2 7	12	894	5	—
	R	By Balance, for the defect - -		16	—	—	$\frac{1}{4}$
					894	5	$\frac{1}{4}$

Note 1. The great gain made by this sugar may be supposed to arise from some accident that enhanced the price of sugars in general.
2. The defect of 1 qr. arises from the gain, the exact 1-3 of which is not reducible to money.

1802		Harman	Cr.				
Oct. 18	14	By Cash, received in full - - -		3	400	—	—
1802		Barbadoes	Cr.				
	R	By balance, not disposed of - -		16	201	12	9
1802		Van Broek	Cr.				
Nov. 28	16	By Cash, received in full - - -		3	161	2	$3\frac{1}{2}$

1802		Dr. Voyage	Rials.		£.		
Dec. 14	17	To Joram Conderil, Exchange at 4s. 6d. per piece of eight, for - -	1200	16	33	15	—

1802		Dr. Joram					
Dec. 22	18	To John Hammond for J. Conderil's draft, payable to do Hammond - - -		5	33	15	—

1802		Dr. Oranges	Chests of Ch. Or.	Chests of Sev. Or.	Chests of Lemons.			
Dec. 18	18	To sundry accompts	50	50	50	—	70	1 6
		To profit and loss gained by this accompt .				19	19	2 10
							89	4 4

1802		Dr. Balance				
June 28	R	To Abraham Van Schooten's accompt current	9	20	—	3
Sept. 22	R	To sugar in comp. for a defect - -	5			— $\frac{1}{4}$
☞		To error on the Cr. side - - -	16	13031	8	2 $\frac{1}{2}$
	R	To Cash remaining in hand, carried to the next Books - - - - -	1	12701	8	2 $\frac{1}{2}$
	R	To hops unsold, at 28s. per *C.* 3 Bags, wt. 9 *C.*	1	12	12	—
	R	To Lisbon wine, unsold, at 7*l.* per hhd. 2 hhds	2	14	—	—
	R	To Sagathee, unsold, at 2s. 6d. per Yard, 50 pieces, qt. 600 yards - - -	3	75	—	—
	R	To serge, unsold, at 1s- per yard, 50 pieces, qt. 700 yards - - - - - -	3	35	—	—
	R	To Humphrey Parsons, due to me June 29 next	3	900	—	—
	R	To William Baker, due to me - -	4	36	—	—
	R	To Brandon George, due to me - -	4	60	11	9
	R	To John Hammond, due to me - -	5	816	5	—
	R	To Martin Unwin, due to me - -	5	81	17	6
	R	To Isaac Reynolds, due to me - -	5	42	10	—
	R	To Bank Annuity, at 93 $\frac{3}{8}$ per Cent. 10000*l.*	9	9337	10	—
	R	To ditto, for half a year's Interest due thereon	9	150	—	—
	R	To old S. S. annuity, at 91 $\frac{1}{2}$ per Cent 12000*l.*	10	10950	—	—
	R	To Timothy Hart and Comp. due to me -	12	300	—	—
	R	To William Evans, due to me - -	12	400	—	—
	R	To James Jackson, due to me - - -	12	574	5	—
	R	To Thomas Jones, due to me - - -	13	425	—	—
	R	To Voyage to Barbadoes, not yet disposed of	15	201	12	9
	R	To Oranges and lemons, unsold 50 chests of *Ch.* Oranges, and 50 chests of *Sev.* oranges	16	46	14	4
				50211	15	— $\frac{1}{4}$

Note, The third line from the top, having the index prefixed to it in the margin, shows that it was inserted to balance the Error committed on the Cr. side of the accompt.

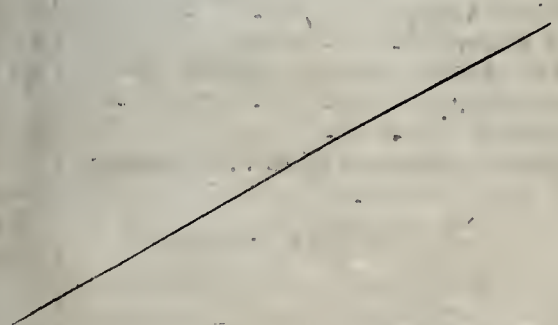
1802		from Cadiz Cr.	Rials		£.		
Dec. 18	18	By Oranges and Lemons, for 150 Chests	1200	16	33	15	—

1802		Conderil, of Cadiz Cr.				
Dec. 14	17	By Voyage from Cadiz, for 150 Chests of oranges and lemons	16	33	15	—

1802		and Lemons Cr.	Chests of Ch. Or.	Chests of Sev. Or.	Chests of Lemons				
Dec. 26	18	By Isaac Reynolds, at 17s per chest, for	—	—	50	5	42	10	—
		By balance, unsold	50	50	—	16	46	14	4
							89	4	4

1802		Per Contra Cr.				
Aug. 12	R	By Samuel Smith's accompt current, due to him	10	746	13	1
Sept. 22	R	By John Parrot's accompt current, due to him	14	213	19	$1\frac{1}{2}$
—	R	By George Hale's accompt current due to him	14	213	19	$1\frac{1}{2}$
Error	R	By cash, remaining in hand, carried to the next books	1	13031	8	$2\frac{1}{2}$
	R	By Thomas Johnson, due to him	5	359	2	$4\frac{1}{4}$
	R	By James Severn's accompt current, due to him	11	415	2	6
	R	By Timothy Sutton, at Barbadoes due to him	13	167	13	$5\frac{1}{4}$
	R	By Nathaniel Keeble, of Boston, due to him	15	405	5	4
	R	By stock, for my nett estate	1	34658	11	$10\frac{1}{4}$
				50211	15	$\frac{1}{4}$

Note, The fourth line, marked with Error in the margin, was done on purpose to shew the learner how to balance it; which see on the Dr. side.



Dr. THE TRIAL BALANCE Cr.

£.					£.		
412	10	—	Stock	1	10925	15	4½
44708	19	7	Cash	1	32007	11	4½
153	—	—	Canary	1	153	—	—
185	10	—	Hops	1	181	13	3
340	—	—	French Wine	2	340	—	—
49	—	—	Drugget	2	49	—	—
175	—	—	Lisbon Wine	2	229	—	—
179	4	—	Norwich crape	2	179	4	—
97	10	—	Duroy	2	97	10	—
135	—	—	Sagathee	3	66	—	—
63	—	—	Serge	3	30	6	8
1601	19	¾	Robert Johnson	3	1601	19	¾
1116	—	—	Humphrey Parsons	3	216	—	—
1673	19	¾	William Baker	4	1637	19	¾
1334	7	—	William Warner	4	1334	7	—
72	—	—	Brandon George	4	11	8	3
128	—	—	Samuel Fairman	4	128	—	—
528	13	—	William Lowfield	4	528	13	—
674	14	3¾	Thomas Johnson	5	1033	16	8
980	—	—	John Hammond	5	163	15	—
381	17	6	Martin Unwin	5	300	—	—
84	10	—	Isaac Reynolds	5	42	—	—
2293	6	—	Thomas Preston	5	2293	6	—
1335	9	¾	Robert Uxley	6	1335	9	¾
24170	8	6	Ship James	6	24170	8	6
1433	—	—	James Allen	6	1433	—	—
48	4	7	Profit and Loss	7	25003	5	8
337	4	10	House Expences	7	—	—	—
301	10	1½	Voyage to Amsterdam	8	301	10	1½
99	8	—	Richard Lamb, of Harwich	8	99	8	—
99	8	—	William Angel	8	99	8	—
140	7	10	John Adams	8	140	7	10
161	2	3½	J. Van Hoove's accompt current	8	161	2	3½
9713	10	—	Bank annuity	9	150	—	—
500	—	—	Insurance	6	42	—	—
910	—	—	Goods for the accompt of A. Van Schooten	9	910	—	—
96616	12	9	Carried over		107396	4	2

£.					£.		
96616	12	9	- - - Brought over - -	--	107396	4	2
696	14	9	Abraham Van Schooten's accompt current	9	696	14	9
2946	6	8	Voyage to Copenhagen in Co. bet. *S. S.* sell	10	2946	6	8
1478	7	11	Samuel Smith's accompt current -	10	1478	7	11
1473	3	4	Ditto, in Comp. - - - -	10	1473	3	4
436	6	8	Hon. commissioners of the customs -	10	436	6	8
11173	14	8	Old south sea annuity - - -	10	180	--	--
5033	16	--	Thread in Co. - - - -	11	5033	16	--
4185	16	6	John Marsh - - - - -	11	4185	16	6
2101	15	6	James Severn's accompt current -	11	2516	18	--
2516	18	--	Ditto, in Comp. - - - -	11	2516	18	--
2825	--	--	Timothy Hart and Co. - - -	12	1725	--	--
12	19	-- $\frac{3}{4}$	John Herbert - - - - -	12	12	19	-- $\frac{3}{4}$
12	19	-- $\frac{3}{4}$	John Smith - - - - -	12	12	19	-- $\frac{3}{4}$
412	19	-- $\frac{3}{4}$	William Evans - - - -	12	12	19	-- $\frac{3}{4}$
1187	4	-- $\frac{3}{4}$	James Jackson - - - -	12	612	19	-- $\frac{3}{4}$
737	19	-- $\frac{3}{4}$	Thomas Jones - - - -	13	312	19	-- $\frac{3}{4}$
2510	--	--	Jaques Jolliffe's accompt current -	13	2510	--	--
1600	--	--	Ship Hopewell - - - -	13	1600	--	--
167	13	5 $\frac{1}{4}$	Voyage from Barbadoes - - -	13	167	13	5 $\frac{1}{4}$
			Timothy Sutton, of Barbadoes - -	13	167	13	5 $\frac{1}{4}$
298	1	8	John Parrot's accompt current - -	14	298	1	8
298	1	8	Ditto, in Comp. - - - -	14	298	1	8
298	1	8	George Hale's accompt current -	14	298	1	8
298	1	8	Ditto, in Comp. - - - -	14	298	1	8
1275	--	--	Yorkshire cloth - - - - -	14	1275	--	--
1125	--	--	Nathaniel Keeble, of Hull - -	15	1530	5	4
425	--	--	Yorkshire cloth for the accompt of N. Keeble	15	425	--	--
894	5	-- $\frac{1}{4}$	Sugar in Comp. - - - -	15	894	5	-- $\frac{1}{4}$
400	--	--	William Harman - - - -	15	400	--	--
201	12	9	Voyage to Barbadoes - - -	15			
161	2	3 $\frac{1}{2}$	Jaques Van Broek - - - -	15	161	2	3 $\frac{1}{2}$
33	15	--	Voyage from Cadiz - - -	16	33	15	--
33	15	--	Joram Conderil - - - -	16	33	15	--
70	1	6	Oranges and lemons - - -	16	42	10	--
28	--	3 $\frac{1}{4}$	Balance - - - - - -	16	1174	11	4
143158	4	10	END OF LEDGER B.		143158	4	10

1802		Dr. Cash		£.		
Mar. 1	1	To stock brought from the last month -	1	8099	4	2½
2	1	To Robert Johnson, received in full - -	3	30	—	—
6	2	To ship James, received in full of James Herbert for 1/16 - - - - -	6	125	—	—
8	2	To ship James, received of capt. John Smith in full for 1/16 - - - - -	6	125	—	—
17	2	To William Baker, received in part -	4	125	—	—
20	2	To Canary, for 1 pipe, sold to William Dello	1	30	—	—
25	2	To sundry accompts - - - -	—	174	—	—
				8708	4	2½

1802		Dr. Cash				
April 1	—	To balance brought from the last month -	—	6989	8	7¾
10	3	To ship James, received of William Evans, in full for 1/16 - - - - -	6	125	—	—
12	3	To ship James, received of James Jackson, in full for 1/16 - - - - -	6	125	—	—
14	3	To ship James, received of Thomas Jones, in full for 1/16 - - - - -	6	125	—	—
20	3	To John Hammond, received in full - -	5	100	—	—
30	4	To William Warner, received in full -	4	34	7	—
				7498	15	7¾

1802		Dr. Cash				
May 1	—	To balance brought from the last month -	—	6481	9	7¼
7	5	To ship James, received of 7 owners, their 1/16 of Disbursements for the said ship -	6	495	19	—
17	5	To Canary, received of William Coles, in full for 1 pipe - - - - - -	1	30	—	—
20	5	To ship James, received in full for my half part of a French prize - - - -	6	10000	—	—
				17007	8	7¼

1802		Per Contra Cr.		£.		
Mar. 4	1	By ship James, paid in part - - -	6	75	—	—
9	2	By James Allen, paid in full - - -	6	1425	—	—
23	2	By Thomas Preston, paid in part - -	5	89	7	—¾
26	2	By ship James, paid Thomas Young, in full for joiner's work - - - - - -	6	20	17	—
27	2	By ship James, paid T. Pierce, in full for rigging	6	27	14	6
28	2	By ship James paid D. Smith, in full for repairs	6	40	8	—
30	3	By ship James, paid Nathaniel Westall, in full for painting - - - - - -	6	7	4	6
31	3	By house expences, paid sundry charges this month - - - - - - - -	7	33	4	6
	R	By balance remaining in hand, carried to the next month - - - - - -	—	6989	8	7¾
				8708	4	2½

1802		Per Contra Cr.				
April 3	3	By ship James, paid the block-maker in full	6	19	17	6
7	3	By ship James, paid the ship-chandler in full	6	700	13	—
24	4	By voyage to Amsterdam, consigned to Jacob Van Hoove - - - - - - -	8	140	7	10
25	4	By voyage to Amsterdam, paid J. Adams, for insuring 100 bags of pepper - - -	8	7	—	4¼
27	4	By ship James, paid John Jones, in full for beef and pork - - - - - -	6	109	10	6
30	4	By house expences, paid sundry charges this month - - - - - - - -	7	39	16	10
	R	By balance remaining in hand, carried to the next month - - - - - -	—	6481	9	7¼
				7498	15	7¾

1802		Per Contra Cr.				
May 1	4	By ship James, paid James Thatcher, in full for bread, flour, and pease - - -	6	86	18	6
2	4	By ship James, paid John Prestwick, in full for cordage, &c. - - - - - -	6	46	17	—
3	4	By William Angel, for Lamb's draft on me, payable to Wm. Angel - - - -	8	99	8	—
6	4	By ship James, paid John Pepwell, in full for smith's work - - - - - - -	6	73	11	6
10	5	By Robert Uxley, paid him in full - -	6	76	14	9
22	5	By bank annuity, at 94*l.* per cent. with brokage	9	9412	10	—
25	5	By Thomas Preston, paid James Hart, in full for repairing my dwelling-house - -	5	17	9	6
31	6	By house-expences, paid sundry charges this month - - - - - - - -	7	43	11	2
	R	By balance remaining in hand, carried to the next month - - - - - -	—	7150	8	2¼
				17007	8	7¼

1802		Dr. Cash		£.		
June 1	—	To balance brought from the last month -	—	7150	8	2¼
5	6	To goods for the accompt of A. Van Schooten, for 1000 reams of paper, received in full	9	300	0	0
12	6	To goods for the accompt of A. Van Schooten, for 120 pieces of Holland received in part	9	100	0	0
16	7	To Samuel Fairman, received in full -	4	28	0	0
18	7	To Robert Johnson, received in part - -	3	360	0	0
23	7	To William Lowfield, received in full -	4	128	13	0
24	7	To Robert Johnson, received in full -	3	150	0	0
27	7	To Lisbon wine, sold J. Hicks, received in full	2	105	0	0
				8322	1	2¼

1802		Dr. Cash				
July 1	—	To balance brought from the last month -	—	7678	7	4¼
9	8	To ship James, received in full for my half part of a French prize - - - -	6	12500	0	8
20	9	To Commissioners of the customs, received in full - - - -	10	436	6	0
24	9	To John Adams, received in full - -	8	129	3	3
26	9	To Humphrey Parsons, received in part -	3	16	0	0
				20759	17	3¼

1802		Dr. Cash				
Aug. 1	—	To Balance brought from the last month -	—	9696	17	3¼
3	10	To Thread in Comp. between J. Severn and self, for 1000 lb sold for present money -	11	900	0	0
12	10	To sundry accompts - - -	—	2520	9	2
22	11	To profit and loss, received half-a-year's interest on 500*l.* of William Baker -	7	12	10	0
23	11	To sundry accompts - - -	—	103	12	6
				13233	8	11¼

1802		Dr. Cash				
Sept. 1	—	To Balance brought from the last month -	—	11804	6	5¼
7	12	To Ship Hopewell, received of Abraham Sanders in full - - - -	13	1600	0	0
22	13	To James Jackson. received in part -	12	200	0	0
23	14	To Thread in Comp. received of William Evans in part - - -	11	200	0	0
				13804	6	5¼

1802		Per Contra Cr.		£.		
June 2.	8	By goods for the accompt of A. Van Schooten, paid freight &c.	9	196	17	6
28	7	By A. Van Schooten's accompt current for sundry accompts	9	406	7	6
30	7	By House-expences, paid sundry charges this month	7	40	8	10
	R	By balance, remaining in hand, carried to the next month		7673	7	4¼
				8322	1	2¼

1302		Per Contra Cr.				
July 4	8	By Voyage to Copenhagen in Comp. between S. Smith and self, each half	10	29	13	0
12	8	By Old S. S. Annuity, for 12000*l.* transferred to me at 91½ per Cent. and brokerage	10	10993	14	6
23	9	By Thread in Comp. between James Severn and self, each half, for charges	11	17	14	6
31	9	By House-expenses, paid sundry charges this month	7	21	18	0
	R	By balance rem. in hand, carried to the next mo.		9696	17	3¼
				20759	17	3¼

1802		Per Contra Cr.				
Aug. 6	8	By Ship James, paid sundry charg. in refit. her	6	207	5	0
28	11	By Ship Hopewell, paid Andrew Collins in full	13	1200	0	0
31	11	By House-expenses, paid sundry charges this month	7	21	17	6
	R	By balance remaining in hand, carried to the next month		11804	6	5¼
				13233	8	11¼

1802		Per Contra Cr.				
Sept. 5	12	By Humphrey Parsons, paid him in full	3	172	0	0
11	12	By Yorkshire cloth, paid charges on bringing 150 Pieces home	15	27	4	6
11	12	By Yorkshire cloth, for the accompt of Nathaniel Keeble, for charges	15	11	4	8
15	13	By Sugar in comp. paid custom and other charges in bringing it home	15	66	16	6¼
20	13	By Thomas Preston, paid him in full	5	2185	16	0
30	14	By house-expenses, paid sundry charg. this mo.	7	22	12	6
	R	By balance rem. in hand carried to the next mo.		11318	12	3
				13804	6	5¼

1802		Dr. Cash		£.		
Oct. 1	—	To balance brought from the last month -	—	11318	12	3
	14	To Timothy Hart and comp. received in part	12	300	—	—
3	14	To Yorkshire cloth, recd. in full for 50 pieces	14	425	—	—
6	14	To William Warner, received my legacy in full	4	1000	—	—
10	14	To Old S. S. annuity received half a Year's div. on 12000*l.* due Michaelmas last -	10	180	—	—
14	14	To bank annuity, received half a year's Div. on 10000*l.* due Midsummer last - -	9	150	—	—
18	14	To William Harman, received in full -	15	400	—	—
22	14	To Thomas Jones, received in part	13	300	—	—
26	15	To Martin Unwin, received in part -	5	100	—	—
				14173	12	3

1802		Dr. Cash				
Nov. 1	—	To balance brought from the last month -	—	13827	1	1
4	15	To Samuel Fairman, received in full -	4	100	—	—
10	16	To Sundry accompts - - - - -	—	38	8	—
18	16	Serge - - - - - - - -	3	16	6	8
27	16	To Martin Unwin, received in part -	5	100	—	—
28	16	To Jaques Van Broek, received in full -	15	161	2	3
				14242	18	½

1802		Dr. Cash				
Dec. 1	—	To balance brought from the last month -	—	12715	4	6½
	16	To Timothy Hart and comp. received in part	12	300	—	—
6	16	To John Hammond, received in full -	5	30	—	—
9	17	To Sundry accompts - - - - -	—	507	8	4
13	17	To Thomas Preston, received for the repairs of my dwelling-house - - -	5	17	9	6
20	18	To Martin Unwin received in part -	5	100	—	—
24	18	To Isaac Reynolds, received in full - -	5	42	—	—
27	19	To James Allen, received in full - -	6	8	—	—
28	19	To thread in compt. between James Severn and self - - - - - -	11	900	—	—
				14620	2	1½

1802		Per Contra Cr.		£.		
Oct. 6	14	By William Warner, paid him in full -	4	300	—	—
28	15	By voyage to Barbadoes - - -	15	19	17	6
31	15	By House-expences, paid sundry charges this month - - - - - - -	7	26	13	8
	R	By balance remaining in hand, carried to the next month - - - - -	—	13827	1	1
				14173	12	3

1802		Per Contra Cr.				
Nov. 1	15	By William Lowfield, paid him in full -	4	400	—	—
7	15	By Thomas Johnson, paid in part -	5	100	—	—
20	16	By Robert Johnson, paid him in full -	3	1000	—	—
30	16	By house-expences, paid sundry charges this month - - - - -	7	27	13	6
	R	By balance remaining in hand, carried to the next month - - - - -	—	12715	4	$6\frac{1}{2}$
				14242	18	— $\frac{1}{2}$

1802		Per Contra Cr.				
Dec. 10	17	By Thomas Johnson, paid my insurance on a freight lost - - - - - -	5	276	—	—
17	18	By Timothy Hart and comp. paid them -	12	1120	2	—
18	18	By oranges and lemons, paid freight, custom, &c. - - - - -	16	36	6	6
30	19	By William Baker, paid him in full -	4	463	17	4
31	19	By house-expences, paid sundry charges this month - - - - - - -	7	22	8	4
	R	By Balance remaining in hand, carried to the next month. - - - - -	—	12701	8	$2\frac{1}{2}$
				14620	4	$4\frac{1}{2}$

END OF CASH-BOOK B.

BOOK OF HOUSE-EXPENCES, B.

1802	House-Expences Dr. to Cash	£.			£.		
Mar. 1	For a scrubbing-brush - - - -	0	1	0			
2	mending a pair of bellows - -	0	0	6			
3	a new tea-kettle - - - -	0	6	6			
4	mending the crane, and 3 hooks -	0	5	0			
	fish - - - - - - - -	0	2	6			
6	3 washing tubs - - - - -	0	9	0			
7	tinning a large pot and 4 sauce-pans	0	4	8			
					1	10	2
9	a goose and 2 ducks - - -	0	6	0			
10	a turkey - - - - - -	0	6	0			
11	the baker's bill - - - -	0	19	8			
	the butcher's bill - - - -	6	1	6			
13	3℔ of sausages - - - -	0	1	6			
14	a peck of oysters - - - -	0	3	0			
16	a peck of onions - - - -	0	0	6			
					7	18	2
17	a new fire-shovel and tongs - -	0	8	6			
	a large stew-pan - - - -	0	8	6			
19	the apothecary's bill - - -	3	10	0			
20	a load of hay - - - -	1	10	0			
21	a load of straw - - - -	1	0	0			
	the farrier's shoeing Whitefoot -	0	2	6			
	curing the coachman's broken shin	1	1	0			
	mending the clock - - - -	0	10	6			
					8	11	0
23	a new jack-line - - - -	0	2	0			
24	the cook's bill - - - -	0	17	6			
	a turbot - - - - - -	0	10	6			
26	a dozen large eels - - -	0	7	6			
27	a dozen of lemons - - -	0	1	6			
28	a firkin of butter - - - -	1	8	0			
29	a Cheshire cheese, wt. 50℔ at 4d.						
	per ℔ - - - - - -	0	16	8			
	the baker's bill - - - -	1	1	6			
31	a quarter's rent - - -	10	0	0			
					15	5	2
					34	4	6

Note, A continuation of house-expences is needless; since enough has been said already to inform the judgment of the learner concerning the nature of such a book: the rest may be easily supposed.

END OF BOOK OF HOUSE-EXPENCES, B.

A

SYNOPSIS,

OR

COMPENDIUM

OF

MERCHANTS' ACCOMPTS:

CONTAINING

PARTICULAR RULES

FOR THE TRUE STATING OF

DEBTOR AND CREDITOR,

IN ALL THE

CASES THAT CAN HAPPEN IN THE WHOLE COURSE OF A

MERCHANTS' DEALING.

The Accompts of Merchants are of three Sorts, viz.

I. PROPER; wherein the merchant trades by and for himself; which is either *Domestic*, i. e. inland and at home; or *Foreign*, i. e. abroad.

II. FACTORAGE; wherein the merchant acts as a factor in commission for one that employs him; and this also is either *Domestic* or *Foreign*.

III. IN COMPANY; wherein two or more merchants joined together in trade; and have each a share of the gain, or bear a share of the loss, in proportion to his share in the stock, as is taught in the rules of *Fellowship*.

I. OF PROPER ACCOMPTS.

1. DOMESTIC.

IN RECEIVING AND PAYING MONEY.

CASE 1. When an Inventory is taken of the ready money, goods, voyages, and debts belonging or owing to me;

Rule, Dr. those several parcels and parties, Cr. stock or principal.

Case 2. When an inventory is taken of the debts owing by me;

Rule, Dr. stock or principal, Cr. the several parties to whom the same are due.

Case 3. When the money is received of one man for the use of another, or for his own use;

Rule, Dr. Cash, Cr. the person for whose use it is received. The same when money is received for goods formerly sold.

Case 4. When money is paid to one man for the use of another, or for his own use;

Rule, Dr. the person for whose use it is paid, Cr. Cash. The same where money is paid for goods formerly bought.

Case 5. When money is lent;

Rule, Dr. the borrower for the principal, Cr. Cash.

Case 6. When money is borrowed;

Rule, Dr. Cash, Cr. the lender for the principal.

Case 7. When interest is received for money lent;

Rule, Dr. Cash, Cr. profit and loss. The same for prompt payment received.

Case 8. When interest is become due from me to another, and booked before received.

Rule, Dr. the person who owes, Cr. profit and loss.

Case 9. When interest is paid for money taken up;

Rule, Dr. profit and loss, Cr. Cash. The same for prompt payment paid.

Case 10. When interest is become due from me to another, and booked before paid;

Rule, Dr. profit and loss, Cr. to the person to whom it is due.

Case 11. When charges are paid on goods in my own possession;

Rule, Dr. those goods, Cr. Cash.

Case 12. When charges are paid on petty disbursements in trade;

Rule, Dr. charges of merchandize, Cr. Cash.

Case 13. When charges are paid on house-keeping, and all expences thereunto belonging.

Rule, Dr. profit and loss or house-expences, Cr. Cash.

Case 14. When India stock, bank stock, south sea stock, or annuity is is bought;

Rule, Dr. such stock or annuity, Cr. Cash. The same if there be a call of 5*l.* &c. per cent. upon my share in any capital stock.

Case 15. When interest is become due to me on such stock or annuity, and booked before received;

Rule, Dr. that stock or annuity, Cr. profit and loss.

Case 16. When India stock, bank stock, south sea stock, or annuity is sold;

Rule, Dr. Cash, Cr. such stock or annuity.

Case 17. When my Dr. compounds with me, and I receive part of the debt for the whole.

Rule, Cr. Cash for what I receive, Dr. profit and loss for what I lose, Cr. the person by sundry accompts, who compounds for the whole debt.

Case 18. when I compound with my creditor, and pay him part of the debt for the whole;

Rule, Dr. the person who receives, to sundry accompts for the whole Cr. Cash for what I pay, Cr. profit and loss for what is abated.

Case 19. When a legacy is bequeathed to me;

Rule, Dr. the executor, Cr. profit and loss.

Case 20. When a legacy is received;

Rule, Dr. Cash, Cr. the executor. If received before entered, Dr. Cash, Cr. profit and loss.

Case 21. When I receive a legacy for the use of another, myself being the executor;

Rule, Dr. Cash, Cr. the legatee.

Case 22. When I pay a Legacy for the use of another, myself being the executor;

Rule, Dr. the Legatee, Cr. Cash.

Case 23. When I receive money by assignment;

Rule, Dr. Cash Cr. the assignor.

Case 24. When I give an assignment or order on my debtor to my creditor;

Rule, Dr. the person to whom the assignment is given, Cr. the person upon whom the same assignment is charged.

Case 25. When I pay money to another, by the assignment, or order of my creditor;

Rule, Dr. the person who makes the assignment, Cr. Cash.

Case 26. When I receive a promissory note in payment and book it;

Rule, Dr. the drawer or endorser of the note, Cr. the person of whom you receive it in payment.

Case 27. When I deliver the said note in payment afterwards;

Rule, Dr. the person who receives it, Cr. the said drawer or endorser.

Case 28. When I pay charges on house-keeping, and all expences thereunto belonging;

Rule, Dr. profit and loss, Cr. Cash.

IN BUYING AND SELLING GOODS.

Case 29. When I buy Goods for present money;

Rule, Dr, the goods bought, Cr. Cash. The same with lottery tickets, which may be esteemed as Goods.

Case 30. When I buy goods for the time, *i*, *e*. on trust;

Rule, Dr. the Goods, Cr. the seller. The same when several payments are to be made by me, only mentioning in the journal the several times of payment. The same also when goods are taken in lieu of a debt, either in part or in the whole.

Case 31. When I require an abatement on goods bought on time, after they are booked, on the accompt of defect;

Rule, Dr. the seller for the abatement, Cr. the goods bought. If the accompt of goods be closed, Dr. the seller, Cr. profit and loss.

Case 32. When I buy goods for part ready money, and part trust;

Rule, Dr. the goods, Cr. the seller for the whole. Then Dr. the seller for what I pay, Cr. Cash for the same sum. Or, Dr. the goods to sundry accompts, Cr. Cash for what I pay, and Cr. the seller for what remains unpaid.

Case 33. When I buy goods for part ready money, part trust, and part by assignment;

Rule, Dr the goods to sundry accompts, Cr. Cash for what I pay, Cr. the person whose bill I have assigned, and Cr. the selling man for the rest.

Case. 34. When I sell goods for present money;

Rule. Dr Cash, Cr. the goods. The same with lottery tickets, which may be esteemed as goods.

Case 35. When I sell goods for time, *i. e.* on trust;

Rule, Dr. the buyer, Cr. the goods. The same when several payments are to be made to me, only mentioning in the journal the several times

of payment. The same also when goods are sold in lieu of a debt, either in part, or in the whole.

Case 36 When I make an abatement on goods sold on time after they are booked, on the accompt of defect;

Rule, Dr. the goods for the abatement, Cr. the buyer. If the accompt of goods be closed, Dr. profit and loss, Cr. the buyer.

Case 37. When I sell goods for part ready money, and part trust;

Rule, Dr. the buyer for the whole, Cr. the goods: Then Dr. Cash for what I receive, Cr. the buyer for the same sum. Or, Dr. Cash for the money received, Dr. the buyer, for what remains unpaid, Cr. the goods by sundry accompts for the whole.

Case 38. When I sell goods for part ready money, part trust, and part by assignment;

Rule, Dr. Cash for what is received, Dr. the person on whom I have taken the assignment, Dr the buyer for the rest, Cr. the goods by sundry accompts for the whole.

Case 39. When I buy several sorts of goods for ready money;

Rule, Dr. each of them for its respective value, Cr. Cash by sundry accompts for the whole.

Case. 40. When I buy several sorts of goods upon trust;

Rule, Dr, each of them for its respective value, Cr. the seller by sundry accompts for the whole.

Case 41. When I sell several sorts of goods for ready money;

Rule, Dr. Cash to sundry accompts for the whole value, Cr. each sort for its respective sum.

Case 42. When I sell several sorts of goods on trust;

Rule, Dr. the buyer to sundry accompts for the whole value, Cr. each sort its respective sum.

Case 43. When I want rebate to be made on the present payment of money, for goods bought upon time;

Rule, Dr. the seller to sundry accompts for the whole sum, Cr. Cash for the sum paid, Cr. profit and loss for the rebate.

Note, This is supposed to happen a day or two after the goods are bought and booked.

Case 44. When I make rebate for the present receiving of money for goods sold upon time;

Rule, Dr. Cash for the sum received, Dr. profit and loss for the sum rebated, Cr. the buyer by sundry accompts for the whole sum.

Note, This is supposed to happen a day or two after the goods are sold and booked.

Case 45. When I buy goods of a debtor, for debt due to me, their value amounting to more than the debt, and the overplus is paid back in money presently.

Rule, Dr. the goods to sundry accompts for the whole sum, Cr. the seller for so much as his debt was, Cr. Cash for the overplus.

Note, If several sorts of goods had been bought, and the overplus returned by me, then first Dr. each sort for its respective value: Cr. the seller by sundry accompts for their whole value: secondly, Dr. the seller for the overplus paid back, Cr. Cash for the same sum.

Case 46. When I sell goods to a creditor, for a debt due to him, their value amounting to more than the debt, and the overplus returned to me in money presently;

Rule, Dr. the buyer for so much as is owing to him, Dr. Cash for the overplus received, Cr. the goods sold by sundry accompts for the whole sum.

Note, If several sorts of goods had been sold, and the overplus returned to me, then first, Dr. the buyer to sundry accompts for their whole value, Cr. each sort for its respective value. Secondly, Dr. Cash for so much as is received, and Cr. the buyer for the same sum.

BARTER.

Case 47. When I give one sort of goods for another sort of equal value ;

Rule, Dr. the goods received, Cr. the goods delivered.

Case 48. When I give one sort of goods for another sort of greater or less value ;

Rule, First, Dr. the person who receives my goods, Cr. those goods : secondly, Dr. the goods received by me, Cr. the person who delivers them.

Case 49. When I give one sort of goods for several other sorts of equal value.

Rule, Dr. each particular sort of goods received for its respective value, Cr. the goods delivered by sundry accompts for the whole value.

Case 50. When I give one sort of goods for several other sorts of greater or less value.

Rule, First, Dr. each particular sort of goods received for its respective value as above, Cr. the seller by sundry accompts for the whole : secondly, Dr. the same person as buyer, and Cr. the goods which he has bought.

Case 51. When I give several sorts of goods for one sort of equal value ;

Rule, Dr. the goods received to sundry accompts for their value, Cr. each particular sort of goods delivered for its respective value.

Case 52. When I give several sorts of goods for one sort of greater or less value ;

Rule, First, Dr. the person to sundry accompts, to whom the goods are delivered for their whole value, Cr. those goods severally for their respective sums ; secondly, Dr. the goods received, Cr. the seller.

Case 53. When I give several sorts of goods for several other sorts, either of equal, greater, or less value ;

Rule, First, Dr. each particular sort of goods received for its respective value, Cr. the seller of them by sundry accompts for the whole value : secondly, Dr. the same person, as buyer of the goods delivered to him, to sundry accompts for the whole value of them, Cr. each particular sort for its respective value.

Case 54. When I sell goods of one sort for part goods of another sort, and part ready money ;

Rule, Dr. the goods bought for their value, Dr. Cash for the sum received, Cr. the goods sold by sundry accompts for their value.

Case 55. When I sell goods of one sort for part goods of another sort, part ready money, and part time ;

Rule, Dr. the goods bought for their value, Dr. Cash for the sum received, Dr. the selling man for the rest, Cr. the goods sold by sundry accompts for their value.

Case 56. When I sell goods of one sort for part goods of another sort, part ready money, part time, and part by assignation ;

Rule, Dr. the goods bought for their value, Dr. Cash for the sum received, Dr. the selling man for what he owes, and Dr. the person drawn on for his sum, Cr. the goods sold by sundry accompts for their value.

Case 57. When I buy goods of one sort, for part goods of another sort, and part ready money ;

Rule, Dr. the goods bought to sundry accompts, Cr. the goods sold for their value, Cr. Cash for the money paid.

Case 58. When I buy goods of one sort, for part goods of another sort, part ready money, and part time ;

Rule, Dr. the goods bought to sundry accompts, Cr. the goods sold for their value, Cr. Cash for the money paid, and Cr. the selling man for the rest.

Case. 59. When I buy goods of one sort, for part goods of another sort, part ready money, part time, and part by assignation ;

Rule, Dr. the goods bought to sundry accompts, Cr. the goods sold for their value, Cr. Cash for the money paid, Cr. the selling man for what is due to him, and Cr. the person drawn on for this sum.

SHIPPING.

Case. 60. When I buy a ship for ready money ;

Rule, Dr. the ship, Cr. Cash.

Note. The same for a ship fitted out in which I have a share.

Case 61. When I buy a ship for part ready money, and part time ;

Rule, Dr. the ship to sundry accompts, Cr. Cash for the money paid, Cr. the selling man for the rest.

Note. This is the same as case 32 foregoing, which see.

Case 62. When I sell a ship for ready money ;

Rule, Dr. Cash, Cr. the ship.

Case 63. When I sell a ship for part ready money, and part time ;

Rule, Dr. Cash for the money received, Dr. the buying man for what remains due, Cr. the ship by sundry accompts for the whole.

Note, This is the same with case 37 foregoing, which see.

FREIGHT.

Case 64. When I receive freight ;

Rule, Dr. Cash, Cr. the ship.

Case 65. When I pay freight ;

Rule, Note, This comes under the head of charges of merchandize, as hereafter, or more properly, that particular voyage where the goods are consigned.

LEGACY.

Case 66. When I receive a legacy in houses, lands, or goods ;

Rule, Dr. those houses, lands, or goods, Cr. profit and loss.

OBLIGATION.

Case 67. When I buy an obligation of another for ready money ;

Rule, Dr. the person to pay to sundry accompts, Cr. Cash for the sum paid, Cr. profit and loss for the sum abated.

Case 68. When I sell an obligation for ready money, but for loss ;

Rule, Dr. Cash for the sum received, Dr. profit and loss for the sum lost, Cr. the person to pay, by sundry accompts, for the whole sum.

2. FOREIGN.

GOODS.

CASE 1. When goods are sent to sea for my own accompt, which were formerly entered in my Books ;

Rule, Dr. voyage to —— consigned to —— Cr. the goods.

Case 2. When goods are sent to sea for my accompt, which were bought for present money, with all charges paid thereon ;

Rule, Dr. voyage to —— consigned to —— Cr. Cash.

Case 3. When goods are sent to sea for my own accompt, which were bought on trust ;

Rule, Dr. voyage to —— consigned to —— Cr. the selling man.

Case 4. When goods are sent to sea for my factor's accompt, which were formerly entered in my books ;

Rule Dr. factor's accompt current, Cr. the goods.

Case 5. When goods are sent to sea for my factor's accompt, which were bought for present money, with all charges paid thereon ;

Rule, Dr. the factor's accompt current, Cr. Cash.

Case 6. When goods are sent to sea for my factor's accompt, which were bought on trust ;

Rule, Dr. factor's accompt current, Cr. the selling man.

PREMIUM OF INSURANCE.

Case 7. When my goods are insured by another person, and I pay the premium presently ;

Rule, Dr. voyage to ———— consigned to ———— Cr. Cash.

Case 8. When my goods are insured by another person, and I do not pay the premium presently ;

Rule, Dr. voyage to ——— consigned to ——— Cr. the insurer.

Case 9. When I pay the premium, upon advice that my goods are safely arrived ;

Rule, Dr. the insurer, Cr. Cash.

Case 10. When the goods of another person are insured by me, and I receive the premium presently ;

Rule Dr. Cash, Cr. the insurer.

Case 11. When the goods of another person are insured by me, and I not receive the premium presently ;

Rule, Dr. the person whose goods I have insured, Cr. insurance.

Case. 12. When I receive the premium afterward ;

Rule, Dr. Cash, Cr. the paying man.

MONEY.

Case. 13. When I receive a premium with *advance* for the insurance of goods formerly sent to sea, *i. e.* if I receive the premium in dollars, and sell them for more, and receive the sterling immediately ;

Rule. Dr. Cash to sundry accompts, Cr. the man who paid the dollars for what he paid them at. Cr. profit and loss for the gain in the payment.

Case 14. When I sell them for gain, and receive the sterling sometime afterwards ;

Rule, Dr. Cash for the gain only, Cr. profit and loss for the same sum.

Note, The other part of this Cash was entered in my books before.

Case 15. When I sell the aforesaid dollars for more to my creditor ;

Rule, Dr. the receiving man to sundry accompts. Cr. Cash for the value of the dollars, as they were at first received, Cr. profit and loss for my gain in the payment.

Note, If my Creditor had received the said dollars immediately, the remitter must be made Cr. instead of Cash.

Case 16. When I receive a premium with loss, for the insurance of goods formerly sent to sea, i. e. if I receive the premium in dollars, and sell them for less, and receive the sterling immediately ;

Rule, Dr. Cash for what I sold them at, Dr. profit and loss for the loss, Cr. the paying man by sundry accompts for what I at first received them at.

Note, If fraud be admitted in this case, i. e. I be imposed on by him that paid them to me, it will hold good.

Case 17. When I sell them for loss, and receive the sterling sometime afterward ;

Rule, Dr. profit and loss for the loss only, Cr. Cash for the same sum.

Note, The value of the dollars which I received them at was entered into my books before.

Case 18. When I sell the aforesaid dollars for loss to my creditor ;

Rule Dr. the receiving man for what I sold them at, Dr. profit and loss for my loss on the sale, Cr. Cash by sundry accompts for their first value.

Note, If my creditor has received the said dollars immediately, the remitter must be made Cr. instead of Cash.

THE WHOLE COST OF INSURANCE.

Case 19. When goods of my own, that were insured, are cast away, at sea ;

Rule, Dr. the insurer, Cr. voyage to ——

Case 20. When goods of my own, that were not insured, are cast away at sea ;

Rule, Dr. profit and loss, Cr. voyage to ——

Case 21. When the insurance is paid to me before I enter the circumstance in my books ;

Rule, Dr. Cash, Cr. voyage to ——

Case 22. When the insurance is paid to me after I have entered it ;

Rule, Dr. Cash, Cr. the insurer.

Case 23. When I hear of another man's goods insured by me, being cast away, and pay the adventurer immediately ;

Rule, Dr. the insurer, Cr. Cash.

Case 24. When I hear of another man's goods, insured by me, being cast away, and I do not pay the adventurer immediately ;

Rule, Dr. insurance, Cr. the adventurer.

GOODS WHEREIN MY FACTOR IS CONCERNED FOR ME.

Case 25. When my factor buys goods for my accompt, or I send goods to him to be disposed of for me ;

Rule, Dr. such goods in the hands of such factor, or else voyage to —— for prime cost and charges, Cr. such factor or voyage.

Case 26. When these goods are sold ;

Rule, Dr. the factor's accompt current, Cr. voyage to —— or else Cr. goods in the hands of such factor.

Note, An accompt current is that by which an agent balances or makes even with his employer.

Case 27. When abatements are made on the above said goods, through defects afterwards found ;

Rule, Dr. profit and loss, Cr. factor's accompt current.

Note, The same for bad debts, charges of remittances, &c.

Case 28. When goods of mine, in the hands of one factor, are sent to another factor ;

Rule, Dr. voyage to —— [the place of the latter or receiving factor] Cr. the former or sending factor.

Case 29. When I receive goods in return from my factor ;

Rule, Dr. those goods, Cr. the factor's accompt current for prime cost and charges as per invoice, by a double margin for the foreign money, and the sterling.

Case 30. When I pay charges on the above goods;

Rule, Dr. those goods, Cr. Cash.

MONEY BETWEEN ME AND MY FACTOR.

Case 31. When I draw bills of exchange upon my factor, and receive the contents presently;

Rule Dr. Cash, Cr. the factor's accompt current.

Case 32. When I draw bills of exchange upon my factor, and get them accepted but not received;

Rule, Dr. the acceptor, Cr. the factor's accompt current.

Case 33. When the contents of such accepted bills are received by me sometime afterward;

Rule, Dr. the Cash, Cr. the paying man or acceptor.

Case 34. When my factor draws bills of exchange upon me for goods bought by him abroad, and I pay the contents presently;

Rule, Dr. the drawer, Cr. Cash.

Case 35. When I accept the bills as above, but do not pay them presently;

Rule, Dr. the drawer, Cr. the person to whom payable.

Case 36. When I pay those accepted bills afterwards;

Rule, Dr. the person to whom payable, Cr Cash.

Case 37. When I remit money to my factor, for goods by him sent to me;

Rule, Dr. such factor, Cr. Cash.

Case 38. When bills of exchange are drawn by one of my factors on another;

Rule, Dr. the factor drawing, Cr. the factor drawn on, charging and discharging in such coin as the bills were received and paid in.

Case 39. When bills of exchange are drawn by one of my factors on another, and the money remitted to me, which I receive immediately;

Rule, Dr. Cash. Cr. the factor drawing.

Case 40. When bills of exchange are drawn by one of my factors on another, and I receive the contents at usance;

Rule, Dr. the accepting man, Cr. the factor drawing.

Case 41. when I have money in my hands to negotiate with, and deliver it for bills of exchange;

Rule, Dr. Accompt of exchanges, Cr. Cash.

Case 42. When I dispose of those bills for money;

Rule, Dr. Cash, Cr. accompt of exchanges.

Case 43. When I pay bills of exchange in honor of the drawer or indorser:

Rule, Dr. such drawer or indorser to sundry accompts, Cr. cash for the principal and charges, Cr. profit and loss for the commission.

II. OF FACTORAGE ACCOMPTS.

I. DOMESTIC.

CASE 1. When I pay charges on goods received on commission;

Rule, Dr. goods for the accompt of—— Cr. Cash.

Case 2. When I sell goods in commission for ready money ;

Rule, Dr. Cash, Cr. goods for the accompt of——

Case 3. When I sell goods in commission for trust ;

Rule, Dr. the buyer, Cr. goods for the accompt of——

Case 4. When I sell goods in commission for part ready money, and part trust ;

Rule, Dr. the buyer for what he owes, Dr. Cash for what is received, Cr. goods for the accompt of—— by sundry accompts.

Case 5. When I barter goods in commission for other goods;

Rule, Dr. the goods bought, Cr. goods for the accompt of——

Case 6. When I send goods of my own to my employer, with the charges paid on shipping them ;

Rule, Dr. goods for the accompt of—— to sundry accompts, or Dr. my employer's accompt current to sundry accompts, Cr. the goods sent out, Cr. Cash for the charges.

Case 7. When I buy goods for ready money, and send them directly to my employer, with the charges paid on them ;

Rule, Dr. goods for the accompt of—— Dr. my employer's accompt current, Cr. Cash for the principal and charges.

Case 8. When I buy goods upon trust, and send them directly to my employer, with the charges paid on them ;

Rule, Dr. goods for the accompt of—— to sundry accompts, or Dr. my employer's accompt current to sundry accompts, Cr. the seller for their value, Cr. cash for the charges.

Case 9. When bills are drawn on me by my employer, for goods sold, and are payable at usance ;

Rule. Dr. employer's accompt current, or goods for the accompt of—— Cr. the person presenting the bill.

Case 10. When I pay the said bill presently ;

Rule, Dr. the employer's accompt current, or goods for the accompt of—— Cr. Cash.

Note 1. The same is to be observed when money is remitted by me to my employer, before he draws on me.
2. When bills of exchange are booked upon acceptance (as sometimes it may be necessary) draw two accompts, one of bills payable, and the other of bills receivable, in the ledger; the former must be made Dr. to my factor's accompt current, and the latter must be made Cr. by it.

Case 11. When goods in commission are all sold, how must the accompt be closed?

Rule. Dr. those goods to sundry accompts, Cr. Cash, or charges of merchandize for the further charges on them, as porterage, cartage, &c. Cr. profit and loss for the commission and warehouse-room.

II. FOREIGN.

CASE 1. Goods in my possession sent to my factor, by order of my employer ;

Rule, Dr. voyage to —— consigned to —— for the accompt of —— (my employer) to sundry accompts, Cr. goods for the accompt of —— (my employer) Cr. Cash for the charges.

Case 2. When those goods are insured, and I pay the premium presently ;

Rule, Dr. voyage to —— consigned to —— for the accompt of —— (my employer) Cr. Cash.

Case 3. When I do not pay the premium till afterwards ;

Rule, Dr. voyage to —— (as above) Cr. the insurer.

Case 4. When I receive advice from my factor, that the goods sent to him for my employer are sold;

Rule, Dr. such factor for my employer's accompt, Cr. voyage to —— for the accompt of——(my employer.)

Case 5. When my factor informs me that he hath made an abatement for defects, &c. found afterwards;

Rule, Dr. voyage to —— for the accompt of —— (my employer) Cr. such factor for the accompt of—— (my employer)

Case 6. When goods are returned to me from my factor, for goods sold by him for my employer;

Rule, Dr. the goods received for the accompt of my employer, Cr. that factor, for the accompt of my employer.

Case 7. When I pay charges thereon;

Rule Dr. goods received for the accompt of my employer, Cr. Cash.

Case 8. When goods returned from my factor are consigned directly from him to my employer;

Rule, Dr. such employer's accompt current, Cr. factor for my employer's accompt.

Case. 9 When commission is due to me from my employer, for goods sold by my factor;

Rule, Dr. voyage to —— for accompt of —— (my employer) Cr. profit, and loss.

Case 10. When I make abatements afterwards, and for bad debts;

Rule, Dr. factor's accompt current, Cr. the person to whom the abatement is made, or whose debt is lost.

Case 11. When I pay charges on remittances, and postage of letters;

Rule, Dr. factor's accompt current, Cr. Cash, or charges of merchandize.

Note, When goods in commission are all sold, the produce clear of all charges is called the neat proceed, for which Dr. goods for the accompt of ——, Cr. factor's accompt current.

III. OF COMPANY ACCOMPTS.

I. MYSELF KEEPING THE ACCOMPT, AND HAVING THE DISPOSAL OF THE GOODS.

CASE 1. When goods in company are bought by me for ready money;

Rule, Dr those goods for the cost, and charges (if there be any) Cr. Cash: Then Dr. partner's accompt current, Cr. his accompt in company for his share due to me.

Case 2. When goods in company are bought by me on trust;

Rule, Dr. those goods for the cost, and charges (if there be any) Cr. the selling man: Then Dr. partner's accompt current, Cr. his accompt in company for his share due to me.

Case 3. When goods in company are sold by me for ready money;

Rule, Dr. Cash, Cr. goods in company: then Dr. partner's accompt in company, Cr. his accompt current for his share due from me to him.

Case 4. When goods in company are sold by me on trust;

Rule, Dr. the buyer, Cr. goods in company: then Dr. partner's accompt in company, &c. for his share due to him as above at Case 3.

Case 5. When goods in company are sold to myself;

Rule, Dr. those goods for proper accompt, Cr. goods in company: then Dr. partner's accompt in company, &c. as above.

Case 6. When goods in company are sold my partner;

Rule. Dr. his accompt current, Cr. goods in company: then Dr. partner's accompt in company, &c. as above.

Case 7. When goods in company are sold by me for part ready money and part time;

Rule Dr. Cash for what is received, Dr. the buyer for what remains due, Cr. goods in company by sundry accompts for the full value: then Dr. partner's accompt in company, Cr. his accompt current for his share due to him.

Case 8. When goods of my own are brought into company;

Rule, Dr. goods in company, Cr. goods proper: then Dr. partner's accompt current, Cr. his accompt in company for his particular share due to me.

Case 9. When the whole is furnished by me;

Rule, Dr. goods in company, Cr. the selling man if bought on time, Cr. Cash if bought for present money: then Dr. partner's account current, &c. as above at case 8.

Case 10. When goods of my partner's are brought into company;

Rule. Dr. goods in company, Cr. partner's accompt in company: then Dr. partner's accompt, Cr. as at case 8.

Case 11. When the whole is furnished by my partuer;

Rule. Dr. the goods in company, Cr. Partner's accompt current for the whole: then Dr. partner's accompt current, &c. as at case 8.

Case 12. When goods in company are all sold; if there be gain;

Rule. Dr. the goods in company to sundry accompts, Cr. partner's accompt in company for his share, Cr. profit and loss for my share.

Case. 13. When goods in company are all sold; if there be loss;

Rule. Dr. partner's accompt in company for his share of the loss, Dr. profit and loss for my share, Cr. the goods in company by sundry accompts.

Note. After the entries belonging to these two last cases are made, the accompt of goods in comp. and partner's accompt in comp. will stand balanced.

Case 14. When goods in company are sent over-sea to be sold, I paying the charges;

Rule. Dr. voyage to —— in company to sundry accompts for the whole charge, Cr. goods in company for their value, Cr. Cash for the charges: then Dr. partner's accompt current, Cr. his accompt in company for his share of cost and charges due to me.

Case 15. When I buy goods for company accompt with ready money, and ship them off, paying the charges of shipping;

Rule. Dr. voyage in company for the whole charge, Cr. cash for the same sum: then Dr. partner's accompt current, &c. as at case 14.

Case 16. When I buy goods for company accompt, on trust, and ship them off before they are entered in my ledger, paying the charges of shipping;

Rule. Dr. Voyage to —— in company to sundry accompts for the whole charge, Cr. the seller for the prime cost, Cr. cash, for the after-charges: then Dr. partner's accompt current, &c. as at case 14.

Case 17. When I receive goods from our factor for company accompt, in return for goods sent and sold, with charges paid by me at the receipt thereof;

Rule. Dr. goods received in company to sundry accompts for their prime cost and charges, Cr. factor at —— for company accompt for the cost and charges, as per Invoice, Cr. cash for the charges paid at their receipt: then Dr. partner's accompt current, &c. as at case 14.

Case. 18. When goods are sent from my factor in one place, to our factor in another place;

Rule. Dr. voyage to —— consigned to our factor, Cr. my factor at —— his accompt current: then Dr. partner's accompt current, &c. as at case 14.

Case 19. When goods are sent by our factor in one place, to my factor in another place, in return for goods sold for company accompt;

Rule. Dr. voyage to —— consigned to —— my factor at —— Cr. our factor at —— then Dr. partner's accompt in company; Cr. his accompt current for his share of the said goods.

Case 20. When goods are sold by our factor, as per his advice;

Rule Dr. Factor at — his accompt current, Cr. voyage to — in company.

Case 21. When I receive advice that my factor has afterwards made some abatements;

Rule. Dr. voyage to —— Cr. factor at —— his accompt current.

Case. 22. When I receive money of my partner for his share of goods formerly bought;

Rule. Dr. Cash, Cr. partner's accompt current.

Case 23. When money is remitted to me, by our factor, for goods sold;

Rule. Dr. Cash, Cr. factor at — his accompt current: then Dr. partner's accompt in company, Cr. his accompt current for his share due to him.

Case 24. When money is remitted to me, by our factor for goods sold, but payable at usance;

Rule, Dr. the accepting person, Cr. factor at —— his accompt current, then Dr. partner's accompt in company, &c. as in case 23.

Case 25. when I pay money on sight of my partner's bill;

Rule, Dr. partner's accompt current, Cr. Cash.

Case 26. When I give to my creditor an assignment on my partner for his share of the goods in company;

Rule, Dr. the receiver of the assignment, *i. e.* my creditor, Cr. partner's accompt current.

2. MY PARTNER KEEPING THE ACCOMPT, AND HAVING THE DISPOSAL OF THE GOODS.

CASE 1. When I pay my share in money;

Rule, Dr. partner's accompt in company, Cr. Cash.

Case 2. When I furnish my share in goods;

Rule, Dr. partner's accompt in company, Cr. the goods.

Case 3. When I furnish both my own and my partner's share;

Rule, Dr. partner's accompt in company for my share, Dr. partner's accompt current for his share, Cr. the goods by sundry accompts.

Case 4. When my partner furnishes my share, as well as his own;

Rule, Dr. partner's accompt in company, Cr. partner's accompt current for my share only.

Case 5. When my partner sends me an accompt of the sale of goods in company;

Rule, Dr. partner's accompt current, Cr. his accompt in company for my share of the neat proceed.

Case 6. If there be gain on the above sale;

Rule, Dr. partner's accompt in company, Cr. profit and loss.

Case 7. If there be loss;

Rule, Dr. profit and loss, Cr. partner's accompt in company.

Case 8. When my partner draws on me for my share of goods in company, and I pay the same presently;

Rule, Dr. partner's accompt current, Cr. Cash.

Case 9. When my partner draws on me, as above, at usance;

Rule, Dr. partner's accompt current, Cr. the demanding person.

THE GENERAL BALANCE OF THE WHOLE LEDGER, IN ORDER TO TRANSFER THE SAME INTO NEW BOOKS.

OBSERVATION 1. All accompts are balanced either by balance, or by profit and loss; except accompts in company, which are balanced by the goods in partnership for my partner's gain, or to those goods for loss thereon.

Observ. 2. When accompts with persons are made even by receipts or payments, those accompts stand balanced already.

Observ. 3. When accompts remain unfinished;

Case 1. If it be of money remaining in hand;

Rule, Dr. accompt of balance, Cr. cash.

Case 2. If it be of persons who are debtors;

Rule, Dr. accompts of balance, Cr. their accompt.

Case 3. If it be of persons who are creditors;

Rule, Dr. their accompts, Cr. balance.

Case 4. If it be of goods which are all sold, and there is gain;

Rule, Dr. those goods, Cr. profit and loss.

Case 5. If it be of goods which are all sold, and there is loss;

Rule, Dr. profit and loss, Cr. those goods.

Case 6 If it be of goods, part sold, and part unsold;

Rule, For what is sold, Dr. and Cr. as above: For what is unsold, Dr. balance. Cr. the goods at the prime cost.

Note, The same when all the goods remain unsold.

Observ. 4. The accompts of insurance, charges of merchandize, interest, house-expences, &c. are all balanced by profit and loss.

Observ. 5. The accompts of profit and loss, and balance, are balanced by stock, they being made Drs. to or Crs. by stock, as their particular balances direct.

Observ. 6. The accompt of stock is balanced by the several balances of profit and loss, and balance, being brought thereto.

Observ. 7. The accompt of balance in the old books will be the inventory in the new ones.

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